

The **NATION'S BUSINESS** Index - 1994  
(Volume 82: Numbers 1 - 12)

[including **THE BUSINESS ADVOCATE**]

\* Page numbers followed by letters indicate articles not included in all editions of **Nation's Business**.

**A**

**ACCESSORIES/JEWELRY** see also Clothing  
Stringing Together Successes [Jan/p14]  
Something For Dad ... [Jun/p80]  
Cash And Carry-All [Nov/p78]  
It's In The Bag [Dec/p66]  
**ACCOUNTING**  
IRS Issues New Audit Guidelines [Jan/p8]  
Direct Line: Crunching The Numbers [Mar/p68]  
GAIN Update [TBA:Jul/p96]  
A Possible Threat To Stock Options [Aug/p27]  
**ACCOUNTS PAYABLE & RECEIVABLE** see also Cash Management  
Pay The Piper Only What's Due [Mar/p28R\*]  
Ferreting Out Con Artists [Aug/p25]  
Direct Line: Starting A Collection Agency [Sep/p70]  
- Tips On Billing Your Customers [Oct/p12]  
Reclaiming Your Goods When A Customer Goes Under [Nov/p12]  
**ACQUISITION/DIVESTITURE/MERGERS** see also Employee Stock Ownership  
Preparing For A Change In Ownership [Jan/p44]  
Direct Line: Buyer, Be Informed [Mar/p68]  
When Planning To Sell Your Firm [Jul/p38R\*]  
NB Tips: Valuation And More [Sep/p12]  
When Big Still Seems Small [Oct/p75]  
Emotional Issues Are Part Of The Price [Nov/p54]  
Direct Line: The Go-Between [Nov/p74]  
**ADVERTISING** see also Market Research/ Marketing; Direct Marketing; Sales/Selling  
Direct Line: On A Budget? [Jan/p68]  
Direct Line: Infomercial Advertising [Feb/p71]  
A Way To Stretch Ad Dollars [May/p68]  
Make Listeners Your Customers [Jun/p53R\*]  
Creating Logos That Work For You [Jul/p8]  
Pushing Hot Buttons In Ads Yields Better Candidates [Nov/p10]  
Tips For Designing Messages That Sell [Dec/p10]  
**ADVISORS** see Consultants  
**AFRICAN-AMERICANS** see Minority-Owned Business  
**AGE DISCRIMINATION** see Discrimination  
**AGREEMENTS/CONTRACTS** see also Government Procurement  
NCLC Continues Its Winning Ways [TBA:Feb/p94]

Drafting An Overseas Contract [May/p32]  
**AGRICULTURE** see also Food/Beverage Industry & Trade  
Direct Line: The Shell Game [Feb/p70]  
Making Public-Private Partnerships Work [Mar/p12]  
Direct Line: Aspiring To Asparagus [Mar/p68]  
Direct Line: From Grape To Glass [Apr/p68]  
A New Battle For The West [Jul/p32]  
Direct Line: Going With The Grain [Jul/p77]  
Direct Line: All Abuzz [Oct/p84]  
Direct Line: Cultivating Ginseng [Dec/p74]  
**AIDS (ACQUIRED IMMUNE DEFICIENCY SYNDROME)**  
Brochures Offer Aid [TBA:Aug/p87]  
**AIR POLLUTION** see Environment  
**AIRCRAFT/AIRLINES/AIRPORTS** see also Travel/Tourism/Vacations  
Up, Up, And Away [Mar/p67]  
"Fare Wars": Coming To An Airport Near You? [Apr/p70]  
Frequent Fliers' Shrinking Skies [Oct/p86]  
**ALCOHOLISM** see Substance Abuse  
**AMERICAN-MADE GOODS**  
Letters: Why Not Made In America? [May/p8]  
Letters: Insist On Products Made In America [May/p8]  
Letters: Pride In Workmanship [May/p8]  
**AMERICANS WITH DISABILITIES ACT**  
The Disabilities Law: Avoid The Pitfalls [Jan/p25]  
Letters: Color-Blind Readers Were Neglected [Feb/p5]  
Letters: The Disabilities Law: Where Letters: Overbearing Regulation [Mar/p4]  
Letters: Information On Complying With The Disabilities Act [Apr/p5]  
Letters: Just An Accident Away From A Disability [May/p8]  
How To Check On Your Firm's Accessibility [May/p4]  
Disabilities Law's Wider Sweep [Jul/p40]  
Ferreting Out Con Artists [Aug/p25]  
ADA Guide Updated [TBA:Aug/p81]  
Brochures Offer Aid [TBA:Aug/p87]  
Direct Line: Accommodating The Disabled [Nov/p76]  
Tax Deductions For Complying With Access Rules [Dec/p72]  
**ANNUAL MEETINGS** see Corporations  
**ANNUITIES** see Retirement  
**ANTIQUES/COLLECTIBLES**  
Cashing In On Collectibles [Oct/p18]  
**APPAREL** see Clothing  
**APPLIANCES** see Home Care, Decoration & Furnishing/Home Improvement/Appliances  
**APPRAISALS/ASSESSMENTS**  
Direct Line: An Appraising Eye [May/p84]  
**APPRENTICE PROGRAMS** see Education/Job Training  
**AQUACULTURE** see Agriculture  
**ARBITRATION/MEDIATION**  
For Happier Endings, Mediate [Jul/p70]  
Letters: Better Business Bureaus Can Aid In Mediation [Nov/p5]  
Managing Family-Business Conflict [Nov/p64]  
Group Targets Move To Limit Arbitration [TBA:Nov/p90]  
**ART/PHOTOGRAPHY**  
The Wizard Of Wax [Mar/p14]  
Business For Art's Sake [Sep/p13]  
Purchasing Art For Fun And Profit [Sep/p68]  
A Picture For Health [Nov/p17]  
**ASIA**  
Pushing for Freer Trade With Asia [TBA:Mar/p86]  
**ASIAN-AMERICANS** see Minority-Owned Business  
**AUCTIONS**  
Letters: Who's Who In The Photo On Auction Bargains [Feb/p5]  
**AUDITS** see Accounting  
**AUTOMOBILES/TRUCKS/MOTORCYCLES/BICYCLES** see also Highways; Transportation  
Color Can Affect A Car's Resale Value [Jan/p72]  
Finding The Best Auto Coverage [Feb/p30]  
Letters: Cars That Won't Start Are Welcome, Too [Mar/p5]  
Shopping For The Best Rental-Car Rates [Mar/p71]  
Gasoline Choices For Rental Cars [Apr/p70]  
To Keep Or Not To Keep—That Is The Car Question [Apr/p70]  
Leased Wheels [May/p33]  
Hot Lights On Wheels [Jun/p14]  
Special Services For RV Owners [Jun/p79]  
The Mandate For Alternative Fuels [Jun/p49]  
Rental-Car Returns [Jul/p79]  
Direct Line: Suds On Wheels [Aug/p64]  
The Force Is With You [Aug/p76]  
Considering A Lease? Focus On Total Cost [Sep/p67]  
Letters: A "Zero-Emission" Vehicle? Not Really [Oct/p8]  
The 1995 Trucks [Oct/p36]  
Gonna Be A Wheel Someday [Nov/p14]  
Luxury Cars For 1995 [Nov/p57]  
Dripping In Black Gold [Nov/p78]  
Tracking All Trucks [Dec/p60]  
**AWARDS/HONORS**  
There's Never A Smooth Ride (1994 Blue Chip Enterprise designees) [Mar/p60]  
NB Tip: Community Service Awards [Apr/p12]  
More Than Perseverance (Blue Chip Enterprises) [Apr/p44]

## BANKRUPTCY

Spirit Of Enterprise Comes Alive On Capitol Hill [TBA:Aug/p88]  
Blue Chip Commendation [Sep/p46]

## B

### BANKRUPTCY/BUSINESS FAILURES

Bankruptcy Legislation Would Speed Up Small-Business Cases [Jul/p12]  
Reclaiming Your Goods When A Customer Goes Under [Nov/p12]  
An Effective Defense [Dec/p44]  
**BANKS & BANKING** see also Capital; Credit; Credit Cards & Accounts; Economic Development; Loans  
Middlemen On The Way Up [Jan/p13]  
Direct Line: A Report Card [Jan/p69]  
How Are Your Bank's Cash-Management Services? [Feb/p8]  
The Ins And Outs Of Bank Funds [Feb/p68]  
ATMs Abroad Dispense Foreign Currency [Aug/p66]  
The Changing World Of Financial Services (Cover story) [Oct/p22]

### BARTER

Can You Benefit From Barter? [Jul/p6]  
**BEAUTY/GROOMING PRODUCTS & SERVICES**

A Kiss Is Just A Kiss [Jan/p80]  
Not For Lovers Only [Jan/p80]  
When Sacrifice Equals Success [Jul/p14]  
Travel With Care [Sep/p66]  
Bottom Of The Bottle [Nov/p78]

### BETTER BUSINESS BUREAUS

Letters: Better Business Bureaus Can Aid In Mediation [Nov/p5]

**BICYCLES** see Automobiles/Trucks/Motorcycles/Bicycles

### BLUE CHIP ENTERPRISE PROGRAM

There's Never A Smooth Ride [Mar/p61]  
More Than Perseverance [Apr/p44]  
Bowles, Blue Chip Honors Mark Event [TBA:Apr/p83]

Blue Chip Commendation [Sep/p46]

### BOARDS OF DIRECTORS

see Corporations

**BOATS** see Recreation/Sports & Sports Facilities

**BONDS** see Securities

**BOOKKEEPING** see Accounting

**BOOKS** see also Printing/Publishing

Direct Line: On A Budget? [Jan/p68]  
NB Tips: What Makes Customers Tick? [Feb/p9]

NB Tips: Entering Europe [Feb/p9]  
Direct Line: On Consignment [Feb/p70]  
NB Tip: Creative Selling [Mar/p12]

Direct Line: Maximizing Your Strengths [Jul/p77]

New Books For Managers [Dec/p66\*]

**BROKERS** see Securities

**BUSINESS CARDS** see Offices/Office Equipment, Furniture & Supplies

**BUSINESS CLIMATE INDEXES** see Economic Indicators & Indexes

**BUSINESS CONDITIONS &**

**FORECASTS** see also Economic Conditions & Forecasts; Economic Indicators & Indexes

Hang Tough In 1994 (Cover story) [Jan/p18]

Why Small Looms Large In The Global Economy [Feb/p9]

Where I Stand: On Business Problems [Mar/p76]

How Small Businesses Plan To Expand [Sep/p10]

What Business Can Expect From the New Congress [Dec/p83]

**BUSINESS EDUCATION** see also Colleges/Universities; Education/Job Training

Some Work And Some Play [Apr/p80]  
A Golden Opportunity For Career Development [Jun/p66]

**BUSINESS FAILURES** see Bankruptcy/Business Failure

**BUSINESS INCUBATION** see Economic Development; Start-Ups

**BUSINESS PLANS** see also Business Strategies; Crisis Management; Management; Quality Management

Older Firms Less Likely To Update

Plans, Study Says [Jan/p12]

Put Your Purpose In Writing [Feb/p61]

Letters: Another Company's Mission Statement [Apr/p4]

Your Mission Statement—On The Air [May/p8]

A Loan At Last? [Aug/p40]

Beating Back The Competition (Cover story) [Sep/p18]

How Successful Business Families Get That Way [Sep/p42]

**BUSINESS STRATEGIES** see also Business Plans; Family Business; Management; Quality Management; Start-Ups

How A Family Shapes Business Strategy [Jan/p58]

Company Alliances For Market Muscle [Feb/p52]

It's Time To Rethink Corporate Investments [Jul/p6]

Letters: Software That Aids In Decision Making [Aug/p4]

Moving Away From "Me Too" [Aug/p6]

Been There? Done That? [Sep/p7]

Beating Back The Competition (Cover story) [Sep/p18]

New Opportunities, New Directions [Nov/p6]

Branching Out [Nov/p53]

**BUSINESS TAXES** see also Estate Planning; Family Business; Income Tax; Taxation; U.S. Govt.—Internal Revenue Service

Bill Would Benefit S Corporations [Feb/p7]

GAIN Update [TBA:Feb/p88]

Letter: Tax Bite Penalizes Companies That Hire [Mar/p4]

Trade Pact Will Require Firms To Pay Taxes Electronically [Apr/p8]

How To Survive An IRS Audit [Apr/p42]

The IRS Offers Classes For Small Businesses [May/p12]

Meals And Entertainment: Targets Of Deduction Shrinkage [May/p94]

How To Benefit By Donating Inventory Or Equipment [Jun/p10]

Tax Law's Impact On Members [TBA:Jun/p101]

Will Congress Tax Health Benefits? [Jul/p12]

New Tax Increases On The Horizon? [Jul/p26]

Starting Or Expanding A Company—Tax-Wisely [Jul/p86]

Jobless Benefits Cost Firms More [Aug/p56]

Discrimination Settlements Can Be Tax-Free [Aug/p74]

IRS Gets Tough On Payroll-Tax Deposits [Oct/p10]

Strategies To Help Reduce Your Taxes [Oct/p94]

Business Tax Breaks Scheduled To Expire [Nov/p8]

Tips For Trimming Your Tax Bill [Dec/p26]

Tax Deductions For Complying With Access Rules [Dec/p72]

Treasury Restores Part Of Tax Break For Club Dues [Dec/p72]

## C

### CALENDARS

The Days Of Our Lives [Feb/-p80]

### CALIFORNIA

Slow Start For Co-ops [May/p58]

**CAMPING** see Recreation/Sports & Sports Facilities

**CAPITAL** see also Loans

How You Can Tap Into IRA Funds [Jan/p70]

How To Obtain Export Capital [May/p24]

It's Time To Rethink Corporate Investments [Jul/p6]

**CAPITAL GAINS** see also Income Tax A Capital-Gains Break For Small Businesses [Jan/p70]

GAIN Update [TBA:Nov/p98]

### CAREER DEVELOPMENT

Offering Careers, Not Just Jobs [Jun/p56]

A Golden Opportunity For Career Development [Jun/p66]

**CASH MANAGEMENT** see also Accounts Payable & Receivable; Cost Control

How Are Your Bank's Cash-Management Services? [Feb/p8]

Direct Line: Improving Cash Flow [Jun/p77]

**CATALOGS** see Direct Marketing

**CATASTROPHIC ILLNESS COVERAGE** see Health-Care Costs/Insurance

**CENSUS** see Demographics; Economic Indicators & Indexes

**CENTER FOR INTERNATIONAL PRIVATE ENTERPRISE (CIPE)**

Fostering Democracy [TBA:Feb/p86]

CIPE Awaits Fiscal '95 Funding Decision [TBA:Aug/p87]

**CERTIFICATES OF DEPOSIT** see Investment (Individual); Securities

**CHARITABLE CONTRIBUTIONS & ORGANIZATIONS/VOLUNTEERISM** see Philanthropy

**CHECKS/CHECKING ACCOUNTS** see also Banks/Banking

Traveler's Checks Without The Fees [Aug/p66]

Protecting Negotiables From High-Tech Thieves [Nov/p10]

The Money Game [Dec/p66]

**CHILD CARE** see Day Care; Employee Benefits

**CHILDREN/YOUTH** see also Day Care; Education/Job Training

Letters: Sound Advice On Jobless Sons And Daughters [Mar/p5]

Letters: Is This A Forum For Children? [Mar/p4]

Letters: Children's Views Do Matter [Aug/p5]

Letters: Nurturing Kids' Creativity [Aug/p5]

### CHINA

China Action Pending [TBA:Mar/p86]

GAIN Update [TBA:Mar/p90]

GAIN Update [TBA:May/p105]

Key Victory On Trade [TBA:Jul/p92]

Letters: China Doesn't Merit Most-Favored-Nation Status [Sep/p5]

Seminar On Doing Business In China [TBA:Oct/p111]

Letters: Communist Chinese Are Capitalists At Heart [Nov/p4]

Reducing The Risk Of Doing Business In China [Nov/p12]

U.S. Firms Sign Contracts At Chamber's China Event [TBA:Dec/p88]

**CHRISTMAS** see Holidays

**CIVIL PENALTIES**

- Bill Would Hike Civil Penalties [TBA:Apr/p85]  
 Civil-Penalties Vote Due Soon [TBA:May/p112]  
 Where I Stand: On Civil Penalties [Jul/p84]  
 OSHA Sharply Increases Fines For Serious Safety Violations [Sep/p8]  
 Readers' Views On Civil Penalties [Sep/p77]  
 Bills Likely To Be Revived In '95 [TBA:Dec/p96]

**CIVIL RIGHTS LEGISLATION**

- NCLC Wins Rights-Law Verdict [TBA:Jun/p102]  
 Brochures Offer Aid [TBA:Aug/p87]  
 House Votes To Comply With Civil-Rights Laws [Dec/p7]  
**CLEAN AIR ACT** see Environment; Government Regulation  
**CLEAN WATER ACT** see Environment; Government Regulation  
**CLINTON, BILL**

- Do Quality Programs Lead To Support For Free Trade? [Mar/p8]  
 Firms Unexcited By Clinton's Policies [TBA:Apr/p82]  
 Where I Stand: On 1994 Elections [Sep/p76]  
 Readers' Views On Clinton, Congress [Nov/p85]

**CLINTON, HILLARY RODHAM**

- Letters: What The First Lady Said [Apr/p4]  
**CLOTHING** see also Accessories/Jewelry  
 Political Promises [Jan/p80]  
 Back To Basics [Mar/p67]  
 Direct Line: For That Special Day [Jun/p77]  
 Something For Dad... [Jun/p80]  
 Direct Line: What To Wear [Aug/p64]  
 Letters: The Wardrobe Solution [Oct/p6]  
 Just Like New [Oct/p96]

**COLLECTIBLES** see Antiques/Collectibles

- COLLEGES/UNIVERSITIES** see also Education/Job Training  
 Managing Repayment Of Student Loans [Feb/p68]  
 Building A Tax-Free College Tuition Fund [Apr/p71]

- Back In School, Still In Business [May/p13]  
 Student Health Plans: Yours Or The School's [Jul/p78]  
 For The College-Bound, Money Managing 101 [Aug/p67]

- COMMUNICATION** see also Employees; Media; Telecommunication

- Avenues For Obtaining Publicity For Your Firm [Mar/p12]  
 Prescribing Good Manners [May/p18]  
 Tools That Make Big Impressions [May/p50]  
 In A Word [May/p96]  
 How You Can Be More Persuasive [Oct/p12]

**COMMUNITY SERVICE** see Philanthropy

- COMPETITION**  
 Beating Back The Competition (Cover story) [Sep/p18]  
 Slaying The Giant—Without Cash [Sep/p21]  
 When YOU Are The Competition [Sep/p24]  
**COMPETITIVENESS** see also International Trade & Investment  
 Company Alliances For Market Muscle [Feb/p52]  
 GAIN Update [TBA:Jun/p98]  
 Rule Limitations Die [TBA:Nov/p100]

**COMPUTER CRIME** see Crime**COMPUTERS/SOFTWARE** see also Offices/Office Equipment, Furniture & Supplies

- NOTE: For brief articles on specific computer hardware and software, see **Small-Business Computing** in July, October and December issues.  
 Letters: Disaster Planning Often Overlooked [Jan/p4]  
 Letters: When Disaster Strikes [Jan/p5]

**New Standards Of Performance**

- [Jan/p36]  
 Updating Your Office Equipment [Feb/p36]  
 Computer Add-On [Feb/p80]  
 Buy A Mac For Less [Mar/p42]  
 Dial A Word [Mar/p67]  
 Living The American Dream [Apr/p16]  
 The Right Stuff (Cover story) [Apr/p20]

**Tips From Nation's Business** For Pulling

- The PC Pieces Together [Apr/p24]

**High-Tech Protection** [Apr/p80]

- Tools That Make Big Impressions [May/p50]

**Direct Line: Software Savvy** [May/p83]

- Letters: A Productive Company— Happily Unplugged [Jun/p4]  
 Letters: What About Macintosh? [Jun/p4]

**Letters: What About Macintosh?**

- [Jun/p4]

**How To Buy Business Software** (Cover story) [Jun/p20]

- Software For Hard Drives [Jul/p54]  
 Forceful Weapons For Resolving Conflicts [Jul/p54]

**Hitching A Ride Into Cyberspace**

- [Jul/p66]

**Letters: Software That Aids In Decision Making** [Aug/p4]

- Affordable Mac Networking [Aug/p17]  
 Customizing Your Office Technology [Sep/p30]

**Letters: Let A Professional Handle The Job** [Oct/p8]

- Fax Machines: Plain And Fancy [Nov/p42]

**CONFERENCES/CONVENTIONS/MEETINGS**

- Making Overseas Connections [Jan/p57]  
 Animate Your Meetings [Aug/p76]

**CONSTRUCTION INDUSTRY** see also Government Procurement; Highways; Housing

- Direct Line: Women In Construction [Feb/p71]

**Rolling Along** [Feb/p80]

- Building Blocks Of Success [May/p16]  
 Building In The Round [Jun/p17]

**Learning The Meaning Of Measurement** [Jun/p72]

- Where I Stand: On Davis-Bacon [Jun/p84]

**A Boom Amid A Bust** [Jul/p16]

- Letters: The Davis-Bacon Swindle [Aug/p4]

**Readers' Views On Davis-Bacon Law** [Aug/p73]

- Letters: Davis-Bacon Protects Construction Workers [Nov/p5]

**CONSULTANTS** see also Financial Services; Self-Employment**Bringing In The Jobs** [Mar/p15]

- 'E-Myth' And Reality [Apr/p17]

**Letters: Substantial Rewards For Manufacturers** [May/p6]

- Prescribing Good Manners [May/p18]

**Environmental Expertise** [May/p45]

- NB Tips: Finding A Consultant [Oct/p14]

**Doing Consulting? Protect Thyself** [Nov/p75]**CONTAINERS**

- A Flipped Lid [Jul/p88]

**CONTRACT WORKERS** see Self-Employment**CONTRACTS** see Agreements/Contracts**CONTRACTS (GOVERNMENT)** see Government Procurement**COOPERATIVES****Index Tracks Growth Of Top Co-ops**

- [Jan/p10]

**Direct Line: Strength In Numbers**

- [Mar/p69]

**COPIERS** see Offices/Office Equipment, Furniture & Supplies**COPYRIGHT** see Patents/Copyright/Trademarks**CORPORATIONS** see also Business Taxes; Corporations (Specific); Entrepreneurs; Family Business; Management; Acquisitions/Divestitures/Mergers; Small Business**Bill Would Benefit S Corporations**

- [Feb/p7]

**The Health-Care Levy's Impact Is Deepened** [Feb/p78]**Re-engineering Your Company**

- [Feb/p16]

**Action Urged Now On S Corporations**

- [TBA:Mar/p93]

**GAIN Update: S Corporations**

- [TBA:May/p106]

**GAIN Update: S Corporations**

- [TBA:Jun/p98]

**A Liability Shield For Entrepreneurs**

- [Aug/p36]

**Added Flexibility For S Corporations**

- [Oct/p94]

**The Latest On LLCs: Uniform Law Advances** [Nov/p8]**GAIN Update: S Corporations**

- [TBA:Dec/p94]

**CORPORATIONS (SPECIFIC)** see Entrepreneur's Notebook and Making It in Regular Features & Special Sections**portions of Index****COSMETICS** see Beauty/Grooming Products & Services**COST CONTROL** see also Cash Management; Inventory Control; Management**Phone Debit Cards Help Manage Costs**

- [Jan/p12]

**Keeping Expenses Under Control**

- [Feb/p9]

**Suggestions For Keeping A Rein On Legal Costs** [Jun/p12]**CREATIVITY****Innovation As A Way Of Life** (Cover story) [Jul/p18]**How To Get The Juices Flowing** [Jul/p22]**CREDIT** see Banks & Banking; Loans**CREDIT CARDS & ACCOUNTS/DEBIT CARDS/DISCOUNT CARDS****Phone Debit Cards Help Manage Costs**

- [Jan/p12]

**Restaurants And Clubs Respond To Deduction Changes** [Jan/p71]**Not For Money Only** [Mar/p67]**The Invasion Of The Identity Snatchers** [Mar/p71]**Price Protection For Eagle-Eyed Shoppers** [Apr/p71]**When Merchants Block Out Credit** [Jul/p79]**For The College-Bound, Money Managing 101** [Aug/p67]**Should You Insure Your Card's Balance?**

- [Sep/p67]

**The Changing World Of Financial Services** (Cover story) [Oct/p22]**Letters: "New" Debit Card Is Old Hat In Europe** [Dec/p4]**Letters: The Advantages Of Insuring A Credit-Card Balance** [Dec/p5]**CRIME** see also Security/Security Systems/Law Enforcement**Fending Off "Paper Pirates"** [Feb/p8]**What's Ahead On Capitol Hill** [Feb/p24]**When Shoplifters Ask For Refunds**

- [Feb/p27]

## CRISIS MANAGEMENT

**Combating Crime (Cover story)** [Mar/p16]  
**Crime Insurance: Protect People First** [Mar/p24]  
**The Invasion Of The Identity Snatchers** [Mar/p71]  
**Letters: When Government And Media Manufacture Crises** [May/p6]  
**Letters: Thugs And Thieves** [May/p6]  
**Letters: Don't Rely On A Firearm** [May/p6]  
**Letters: A Defensive Weapon** [May/p6]  
**Letters: An Effective Deterrent** [May/p6]  
**Letters: Savvy Salespeople Can Stem Bogus Returns** [May/p8]  
**Protecting Yourself From Cellular Scams** [May/p86]  
**Letters: Legislation Would Curtail Legitimate Investigations** [Jun/p5]  
**The Growing Ranks Of Enviro-Cops** [Jun/p29]  
**Ferreting Out Con Artists** [Aug/p25]  
**Letters: Don't Be Complacent About Business Crime** [Sep/p6]  
**An Effective Defense** [Dec/p44]

**CRISIS MANAGEMENT** see Emergency Situations  
**CURRENCY**

ATMs Abroad Dispense Foreign Currency [Aug/p66]

**CUSTOMER RELATIONS & SERVICE** see also Vendors

NB Tips: What Makes Customers Tick? [Feb/p9]

Forging Ties With Clients New And Old [Mar/p10]

When The Customer Needs It Yesterday [Apr/p6]

How To Check On Your Firm's Accessibility [May/p14]

Prescribing Good Manners [May/p18]

Call It "Supplier Satisfaction" [May/p56] Could Your Shop Use A Face-Lift? [Aug/p47]

Forging Ties That Bind [Sep/p10]

## D

**DAVIS-BACON ACT** see Construction Industry; Government Procurement

**DAY CARE** see Employee Benefits

Child-Care Options For Small Firms [Feb/p43]; Correction [May/p8]

**DEBIT CARDS** see Credit Cards & Accounts/Debit Cards

**DECISION MAKING** see Business Strategies; Management; Quality Management

**DECORATION/DISPLAY**

Deck The High-Rises... [Dec/p14]

A Glow From Christmas Past [Dec/p15]

"What Life Is About" [Dec/p16]

**DEFENSE INDUSTRY** see also Government Procurement

New Mission (Cover story) [Nov/p20]

**DEMOGRAPHICS** see also Economic Indicators & Indexes

Hang Tough In 1994 [Jan/p18]

NBTIP: Demographic Facts [Nov/p12]

**DEPRECIATION** see Business Taxes; Income Tax

**DIRECT MARKETING** see also Advertising; Market Research/Marketing

Direct Line: Infomercial Advertising [Feb/p71]

How To Handle Smaller Accounts [Sep/p48\*]

Direct Line: It's In the Mail [Oct/p85]

**DISASTER PLANNING** see also Emergency Situations; Insurance; Security Systems/Law Enforcement

**Letters: Disaster Planning Often Overlooked** [Jan/p4]  
**Letters: When Disaster Strikes** [Jan/p5]  
**Letters: A Contingency Plan** [Jan/p5]  
**DISCRIMINATION** see also Americans With Disabilities Act; Civil Rights Legislation; Employee Benefits; Employment; Hiring & Firing; Women NCLC Continues Its Winning Ways [TBA:Feb/p94]  
**Protecting Against Employment Perils** [Apr/p65]  
**Letters: Doing The Right Thing Can Head Off Lawsuits** [Jun/p4]  
**Disabilities Law's Wider Sweep** [Jul/p40]  
**Discrimination Settlements Can Be Tax-Free** [Aug/p74]  
**Brochures Offer Aid** [TBA:Aug/p87]  
**Briefs Filed In 3 Supreme Court Cases** [TBA:Nov/p92]  
**Letters: Results Of Survey Reflect Discrimination** [Dec/p5]  
**DIVERSITY PROGRAMS** see Management  
**DIVESTITURES** see Acquisitions/Divestitures/ Mergers  
**DIVORCE** see Marriage/Divorce  
**DOMESTIC EMPLOYEES** see Personal Finance; Services  
**DRUG ABUSE** see Substance Abuse

## E

**ECONOMIC CONDITIONS & FORECASTS** see also Business Conditions & Forecasts; Economic Indicators & Indexes

Hang Tough In 1994 (Cover story) [Jan/p18]

Letters: The Clinton Administration And The Economy [June/p5]

**ECONOMIC DEVELOPMENT** see also Special Advertising Sections portion of Index;; Start-Ups

Bringing In The Jobs [Mar/p15]

States Scramble For Fewer Prizes [Sep/p56]

New Mission (Cover story) [Nov/p20]

**ECONOMIC INDICATORS & INDEXES**

Hang Tough In 1994 (Cover story) [Jan/p18]

Year Ends With Upturn [TBA:Feb/p91]

Confidence Falls Slightly [TBA:Apr/p82]

Confidence Dips Slightly [TBA:Jun/p101]

Members' Optimism Rises [TBA:Aug/p80]

Chamber Members' Confidence Declines [TBA:Oct/p108]

Companies' Confidence In Economy Rebounds [TBA:Dec/p95]

**ECONOMIC POLICY** see U.S.

Govt.—Budget

**EDUCATION/JOB TRAINING** see also Colleges/Universities

What's Ahead On Capitol Hill [Feb/p24]

GAIN Update [TBA:Feb/p90]

New Approaches To Education Reform [Mar/p30]

Direct Line: Invitation To The Dance [Apr/p69]

Some Work And Some Play [Apr/p80]

Tapes For Training [TBA:Apr/p85]

GAIN Update [TBA:Apr/p88]

Board Adopts Policies On Roads,

Training [TBA:Apr/p96]

Back In School, Still In Business [May/p13]

Tools That Make Big Impressions [May/p50]

Honing Workers' Basic Skills [May/p69]

"Goals 2000" Law Enacted [TBA:May/p107]

Offering Careers, Not Just Jobs [Jun/p56]

Learning The Meaning Of Measurement [June/p72]

**Direct Line: A Learning Experience** [June/p77]  
**Creating Workers For Your Business** [Sep/p12]

**Training Workers In The Three C's** [Sep/p51]

**Letters: A Training Program That Shows Promise** [Oct/p6]

**Business Tax Breaks Scheduled To Expire** [Nov/p88]

**Improving Job Skills** [Nov/p20]

**An Effective Defense** [Dec/p44]

**ELECTIONS**

**Congressional Turnover** [TBA:Aug/p81] Where I Stand: On 1994 Elections [Sep/p76]

**Election Day's High Stakes** [Oct/p32]

**State Initiatives: Term Limits, Taxes** [Oct/p34]

**Business People Urged To Vote** [TBA:Oct/p99]

**Significant Turnover In Congress** Projected [TBA:Nov/p90]

**Chamber Fights FEC** [TBA:Dec/p85]

**ELECTRICAL PRODUCTS & SERVICES**

**Hot Lights On Wheels** [Jun/p14]

**Up Against The Wall** [Nov/p78]

**ELECTRONIC NEWS SERVICES** see also Magazines/Newsletters/ Newspapers; Printing/Publishing

**Avenues For Obtaining Publicity For Your Firm** [Mar/p12]

**ELECTRONICS INDUSTRY** see Computers/Software

**EMERGENCY SITUATIONS** see also Crime; Disaster Planning; Security Systems/Law Enforcement

**Gourmet Food For Thought** [May/p20]

**EMPLOYEE BENEFITS** see also Employees; Health-Care Costs/Insurance; Health-Care Reform; Hiring & Firing; Pensions/Pension Plans; Retirement

Child-Care Options For Small Firms [Feb/p43]; Correction [May/p8]

**ERISA Bill Poses Threat** [TBA:May/110]

**Keeping A Lid On Health Costs** [Feb/p48]

**How To Develop Top-Notch Talent** [May/p9]

**Giving Workers A Company Stake** [Jun/p54]

**Leave-Rule Problems Cited** [TBA:Jun/p99]

**Brochures Offer Aid** [TBA:Aug/p87]

**Briefs Filed In 3 Supreme Court Cases** [TBA:Nov/p92]

**Defined-Benefit Plans Pay Off For Late Starters** [Dec/p70]

**Bills Likely To Be Revived In '95** [TBA:Dec/p96]

**EMPLOYEE STOCK OWNERSHIP/PROFIT-SHARING**

**Letters: Employee Ownership Can Boost Performance** [Feb/p5]

**A Thorny Issue: Personal Financial Security** [Feb/p49]

**Giving Workers A Company Stake** [Jun/p54]

**Letters: Disclosure Requirements For ESOP Companies** [Aug/p5]

**A Possible Threat To Stock Options** [Aug/p27]

**EMPLOYEES** see also Employee Benefits; Executives; Hiring & Firing; Management; Quality Management; Workplace

**Letters: Surrogate Parents?** [Jan/p4]

**Letters: A Contingency Plan** [Jan/p5]

**A Creative Alternative To Company Downsizing** [Jan/p10]

**How To Avoid Rankling Your Employees** [Jan/p12]

**Are Your Employees Helping Your Company Grow?** [Apr/p10]

**Better Morale Typically Means Better Employees** [May/p14]

**NB Tip: Health Workers [May/p14]**  
**Honing Workers' Basic Skills [May/p69]**  
**New Approaches To Job Stress [May/p81]**  
**Letters: Doing The Right Thing Can Head Off Lawsuits [Jun/p4]**  
**Match The Right Workers With the Right Jobs [Jun/p10]**  
**Direct Line: Saying Thanks [Jul/p76]**  
**Letters: Downsizing Mistaken For High Turnover [Aug/p5]**  
**Direct Line: What To Wear [Jul/p64]**  
**Comings And Goings [Aug/p76]**  
**Forging Ties That Bind [Sep/p10]**  
**It Can Pay To Show Employees The Big Picture [Dec/p10]**  
**Staying Smar By Using An Outside Labor Team [Dec/p11]**  
**EMPLOYMENT** see also Civil Rights Legislation; Employees; Hiring & Firing  
**Letters: Tax Bite Penalizes Companies That Hire [Mar/p4]**  
**Letters: Sound Advice On Jobless Sons And Daughters [Mar/p5]**  
**Protecting Against Employment Perils [Apr/p65]**  
**Low-Wage Jobs Could Be Lost [May/p8]**  
**Test Your Human-Resources Knowledge [Jul/p8]**  
**EMPLOYMENT RETIREMENT**  
**INCOME SECURITY ACT (ERISA)** see Employee Benefits  
**ENTERPRISE ZONES** see Economic Development  
**ENTERTAINMENT**  
**Coming To The Aid Of The Parties [Jan/p15]**  
**ENTITLEMENTS** see Medicare/Medicaid; Social Security  
**ENTREPRENEURS** see also Economic Development; *Entrepreneurs Notebook and Making It In Regular Features & Special Sections portion of Index*  
**A Time To Sew, A Time To Reap [Jan/p6]**  
**SBA-Guaranteed Financing May Be Harder To Get [Jan/p8]**  
**Hang Tough In 1994 [Jan/p18]**  
**Personal Growth, Professional Success [Feb/p6]**  
**Opportunity In Adversity [Mar/p6]**  
**Out On A Limb And On Their Own [Mar/p33]**  
**There's Never A Smooth Ride (1994 Blue Chip Enterprise designees) [Mar/p60]**  
**Living The American Dream [Apr/p16]**  
**"E-Myth" And Reality [Apr/p17]**  
**More Than Perseverance (Blue Chip Enterprises) [Apr/p44]**  
**Letters: Substantial Rewards For Manufacturers [May/p6]**  
**Going Public For Growth [May/p63]**  
**Profiting From A Global Mind-Set [Jun/p6]**  
**Innovation As A Way Of Life (Cover story) [Jul/p18]**  
**No Longer for Men Only [Jul/p64]**  
**A Liability Shield For Entrepreneurs [Aug/p36]**  
**Been There? Done That? [Sep/p7]**  
**Resources For Entrepreneurs [TBA:Oct/p110]**  
**A National Forum For Entrepreneurs [Nov/p50]**  
**"What Life Is About" [Dec/p16]**  
**ENVIRONMENT** see also Land Use  
**EPA Chief Plans To Implement New Enforcement Method [Feb/p7]**  
**What's Ahead On Capitol Hill [Feb/p24]**  
**GAIN Update [TBA:Feb/p90]**  
**NCLC Continues Its Winning Ways [TBA:Feb/p94]**

**Clinton's Environmental Proposals Differ In Impact [Mar/p8]**  
**Clean-Water Proposals Moving [TBA:Mar/p95]**  
**Chamber Battles For Land Rights [TBA:Mar/p96]**  
**Clean Air Act's Car-Pool Mandate [Apr/p36]**  
**A Clash Over Property Rights [Apr/p57]**  
**GAIN Update [TBA:Apr/p87]**  
**A Sign Of Progress On Regulations [TBA:Apr/p91]**  
**Nations To Address Environmental Concerns [May/p12]**  
**Environmental Expertise [May/p44]**  
**A Smoke-Free Workplace? [May/p65]**  
**The Growing Ranks Of Enviro-Cops [Jun/p29]**  
**The Mandate For Alternative Fuels [Jun/p49]**  
**A Tactical Win On Clean Water [TBA:Jun/p100]**  
**A New Battle For The West [Jul/p32]**  
**Chamber Continues Push For Changes In Water Bills [TBA:Jul/p91]**  
**Senate Passes Property, Risk Amendments [TBA:Jul/p92]**  
**Clean Water Act [TBA:Jul/p102]**  
**GAIN Update: Endangered Species Act [TBA:Aug/p84]**  
**NCLC Sues Over Pollution Rule [TBA:Aug/p92]**  
**Voluntary Efforts To Cut Pollution [Sep/p62]**  
**Letters: A "Zero-Emission" Vehicle? Not Really [Oct/p8]**  
**Babbitt Moving Swiftly With Biological Survey [Oct/p10]**  
**Environmental Rule Challenge Due In 1995 [TBA:Oct/p112]**  
**Letters: Bruce Babbitt's War On The West [Nov/p5]**  
**GAIN Update [TBA:Dec/p92]**  
**Chamber Wins High Court Case: Clean-Water Victory [TBA:Dec/p98]**  
**ESTATE PLANNING** see also Family Business  
**Coming To Terms With "What If?" [Jan/p71]**  
**Fighting "Confiscatory" Estate Taxes [Mar/p64]**  
**The Advantages Of Jointly Held Property [Mar/p78]**  
**Minimizing Taxes Through A Trust [Jun/p79]**  
**Reducing The Bite On Small-Business Stock [Jun/p86]**  
**An Effective Defense [Dec/p44]**  
**How Not To Ruin The Holidays [Dec/p63]**  
**ETHICS** see also Management  
**Letters: Public Less Tolerant Of Unethical Behavior [Mar/p5]**  
**ETIQUETTE**  
**A Kiss Is Just A Kiss [Jan/p80]**  
**Do The Right Thing [Jan/p80]**  
**EUROPE**  
**NB Tips: Entering Europe [Feb/p9]**  
**New EC Guide [TBA:Mar/p86]**  
**EXECUTIVES**  
**Out On A Limb And On Their Own [Mar/p33]**  
**How To Attract Top Talent In Hard Times [Apr/p12]**  
**Thriving On Challenges [Apr/p51]**  
**Letters: Substantial Rewards For Manufacturers [May/p6]**  
**Ship Shape [Sep/p66]**  
**EXECUTIVES (SPECIFIC)** see *Entrepreneurs Notebook and Making It In Regular Features & Special Sections portion of Index*  
**EXERCISE** see Health Care; Physical Fitness/Nutrition

**EXPANSION**  
**Starting Or Expanding A Company—Tax-Wisely [Jul/p86]**  
**Branching Out [Nov/p53]**  
**Direct Line: Growing Pains [Dec/p74]**  
**EXPORT SALES** see International Trade & Investment  
**EYES/EYESIGHT/EYEGLASSES**  
**Cataracts: When The Fog Sets In [Oct/p88]**

**F**

**FACSIMILE MACHINES** see Offices/Office Equipment, Furniture & Supplies; Telecommunication  
**FAMILY AND MEDICAL LEAVE ACT** see Employee Benefits  
**FAMILY BUSINESS** see also Estate Planning  
**Preparing For A Shift In Ownership [Jan/p44]**  
**Legacies Not To Leave Your Children [Jan/p58]**  
**How A Family Shapes Business Strategy [Jan/p58]**  
**Dealing With A Son's Illness (Case study) [Jan/p60]**  
**Letters: Employee Ownership Can Boost Performance [Feb/p5]**  
**A Sampling Of Newsletters For You [Feb/p49]**  
**A Thorny Issue: Personal Financial Security [Feb/p49]**  
**A Black Sheep Wants Back In (Case study) [Feb/p51]**  
**Fighting "Confiscatory" Estate Taxes [Mar/p64]**  
**The Burdens Of Ownership [Mar/p64]**  
**Facing The Threat Of A Divorce [Mar/p66]**  
**What I've Learned About Family Firms [Apr/p54]**  
**Preparing Successors To Be Leaders [Apr/p54]**  
**A Legacy Of Turmoil (Case study) [Apr/p56]**  
**What I've Learned—Part Two [May/p74]**  
**Defining Your Family Business [May/p74]**  
**Mom Wants Dad To Retire (Case study) [May/p77]**  
**New Relief For Minority Shareholders [Jun/p66]**  
**A Golden Opportunity For Career Development [Jun/p66]**  
**Who's In Charge Here? (Case study) [Jun/p68]**  
**For Happier Endings, Mediate [Jul/p70]**  
**Set Policies Now To Solve Future Problems [Jul/p70]**  
**At Odds With The Business—And Her In-Laws (Case study) [Jul/p72]**  
**Is There Life After Family Business? [Aug/p58]**  
**Coping With The "Silver Spoon Syndrome" [Aug/p58]**  
**Death By Drugs—And Denial (Case study) [Aug/p60]**  
**Brochures Offer Aid [TBA:Aug/p87]**  
**A Legacy Of Friendship [Sep/p42]**  
**How Successful Business Families Get That Way [Sep/p42]**  
**Fear Impedes A Necessary Tradition (Case study) [Sep/p44]**  
**Letters: Advice For Parents Of Overdose Victims [Oct/p8]**  
**Don't Send Him To Tokyo, Ann [Oct/p80]**  
**Beware Of The Family-Business Paradox [Oct/p80]**  
**After A Fall, A Son Wants In The Business (Case study) [Oct/p82]**

## FAMILY LEAVE

**Emotional Issues Are Part Of The Price** [Nov/p54]

**Managing Family-Business Conflict** [Nov/p54]

**A Family Brought To The Brink Of Ruin** [Nov/p56]

**Mother-Daughter Teamwork** [Dec/p48]

**Creating A Hit Of Her Own** [Dec/p63]

**How Not To Ruin The Holidays** [Dec/p63]

**Cousins In Conflict (Case study)** [Dec/p65]

**FAMILY LEAVE** see Employee Benefits

**FEDERAL BUDGET/FEDERAL DEFICIT** see U.S.Govt.—Budget

**FEDERAL MANDATES**

**Where I Stand: On Unfunded Mandates** [Jan/p76]

**Letters: Government Surveys Are Needless Burdens** [Feb/p5]

**Readers' Views On Mandates** [Mar/p77]

**Low-Wage Jobs Could Be Lost** [May/p58]

**Readers Express Their Concerns** [May/p89]

**GAIN Plays Key Role On Unfunded Mandates** [TBA:Aug/p83]

**Mandates' Foes Smell A Victory** [Sep/p50]

**Push To Limit Mandates Continues** [TBA:Oct/p110]

**Relief Proposals Expire** [TBA:Nov/p101]

**Unfunded Mandates: Wait Till Next Year!** [Dec/p7]

**Bills Likely To Be Revived In '95** [TBA:Dec/p96]

**FEES** see Wages/Salaries/Fees

**FINANCE COMPANIES** see Loans

**FINANCIAL PLANNING** see also

**Bankruptcy/Business Failures; Consultants; Estate Planning; Investment (Individual); Securities**

**Direct Line: A Planner's Perspective** [Apr/p68]

**FINANCIAL SERVICES**

**The Changing World Of Financial Services (Cover story)** [Oct/p22]

**Letting Experts Run Your Pension Plan** [Nov/p46]

**FINES** see Civil Penalties

**FIREARMS**

**Should You Be Armed?** [Mar/p19]

**Letters: When Government And Media Manufacture Crises** [May/p6]

**Letters: Don't Rely On A Firearm** [May/p6]

**Letters: A Defensive Weapon** [May/p6]

**Letters: An Effective Deterrent** [May/p6]

**FLAGS/BANNERS**

**A Time To Sew, A Time To Reap** [Jan/p6]

**FLEXTIME** see Employees; Management

**FLOWERS/PLANTS/LANDSCAPING**

**Direct Line: Specialty Nurseries** [Jan/p69]

**FOOD/BEVERAGE INDUSTRY & TRADE** see also Agribusiness; Restaurants

**Bubbles In A Bottle** [Jan/p80]

**Bubbles In A Hat** [Jan/p80]

**Letters: FDA Doesn't Certify Labs That Analyze Food** [Feb/p5]

**What A Difference A Package Makes** [Feb/p8]

**Freshness By The Bottle** [Feb/p11]

**Direct Line: The Shall Game** [Feb/p70]

**Direct Line: From Grape To Glass** [Apr/p68]

**Direct Line: Baking Below The Border** [Apr/p68]

**Gourmet Food For Thought** [May/p20]

**This Takes The Cake** [May/p96]

**Wake-Up Call** [Jun/p80]

**New Approach To Food Safety Urged** [TBA:Jun/p102]

**The Truest Taste Is In The Tasting** [Oct/p12]

**Direct Line: Gourmet To Go** [Oct/p84]

**Direct Line: Coffee Talk** [Nov/p76]

**Creating A Hit Of Her Own** [Dec/p63]

**Direct Line: Using Your Noodle** [Dec/p75]

**Bills Likely To Be Revived In '95** [TBA:Dec/p96]

**FOREIGN INVESTMENT** see Economic Development; International Trade & Investment

**FRANCHISING/LICENSING**

**Franchising: Special Guide** [Jan/p49]

**Winds Of Change In Franchising** [Jan/p49]

**Legislative Focus In The States** [Jan/p56]

**Hard Data On Franchises** [Feb/p54]

**Franchising: Special Guide** [Mar/p49]

**Less A Parent, More A Partner** [Mar/p49]

**How To Start A Franchisee Advisory Council** [Mar/p54]

**Freedom On Wheels** [Apr/p14]

**Franchising: Special Guide** [Jun/p57]

**The Second Generation** [Jun/p57]

**Brochures Offer Aid** [TBA:Aug/p87]

**Franchising: Special Guide** [Oct/p66]

**Succeeding With Multiple Locations** [Oct/p66]

**A Company Grown With Care** [Oct/p70]

**FRAUD** see Crime

**FREE TRADE** see International Trade & Investment; North American Free Trade Agreement (NAFTA)

**FURNITURE** see Home Care, Decoration & Furnishings/Home Improvement;

**Offices/Office Equipment, Furniture & Supplies**

## G

**GAMES/HOBBIES**

**Some Work And Some Play** [Apr/p80]

**On The Road** [May/p96]

**Turning A Hobby Into A Business** [Sep/p78]

**The Money Game** [Dec/p66]

**Power Plays** [Dec/p66]

**GENERAL AGREEMENT ON TARIFFS & TRADE (GATT)** see also International Trade & Investment

**GAIN Update** [TBA:Mar/p89]

**GAIN Update** [TBA:Apr/p89]

**Board Adopts Policies On Roads,**

**Training** [TBA:Apr/p96]

**Nations To Address Environmental Concerns** [May/p12]

**A Good Time To Export** [May/p22]

**GATT-Pact Enhancements Urged** [TBA:Jun/p99]

**GATT Focus Shifts To Financing** [TBA:Jul/p100]

**Business Pushes Passage Of GATT Legislation** [Sep/p8]

**Big Benefits At Stake In Trade Vote** [TBA:Nov/p95]

**Letters: What's At Stake In GATT Debate** [Dec/p4]

**An Effective Defense** [Dec/p44]

**Dial Lawmakers Now On GATT** [TBA:Dec/p86]

**GIFTS/GREETING CARDS/NOVELTIES/TOYS** see also

**Accessories/Jewelry**

**Bubbles In A Bottle** [Jan/p80]

**Bubbles In A Hat** [Jan/p80]

**The Wizard Of Wax** [Mar/p14]

**This Takes The Cake** [May/p96]

**Something For Dad** [Jun/p80]

**And For The Grad** [Jun/p80]

**Direct Line: Lighting The Way** [Sep/p70]

**Direct Line: Connected Cottages**

[Nov/p77]

**Free-Spirited Enterprise** [Dec/p66]

**And That's A Wrap** [Dec/p66]

**GOLD** see Investment (Individual)

**GOVERNMENT PROCUREMENT** see also Defense Industry

**More Small-Firm Contracts Urged**

[TBA:Mar/p91]

**A Push For Change** [TBA:Apr/p86]

**Building Blocks Of Success** [May/p16]

**Where I Stand: On Davis-Bacon**

[Jun/p84]

**Purchasing Reform Bills Advance**

[TBA:Jun/p94]

**U.S. Chamber Helps Kill Wage-Rule Extension** [TBA:Jul/p101]

**Federal Procurement Reform Moves Closer To Enactment** [Aug/p8]

**Readers' Views On Davis-Bacon Law** [Aug/p73]

**Chamber Efforts To Simplify Purchasing Power Pay Off** [TBA:Aug/p78]

**Brochures Offer Aid** [TBA:Aug/p87]

**Victory On Purchasing** [TBA:Oct/p98]

**Push For Reform Continues**

[TBA:Nov/p93]

**GAIN Update** [TBA:Nov/p98]

**An Effective Defense** [Dec/p44]

**GOVERNMENT REGULATION** see also Americans With Disabilities Act; Federal Mandates

**The Disabilities Law: Avoid The Pitfalls**

[Jan/p25]

**Letters: FDA Doesn't Certify Labs That Analyze Food** [Feb/p5]

**EPA Chief Plans To Implement New Enforcement Method** [Feb/p7]

**What's Ahead On Capitol Hill** [Feb/p24]

**Hard Data On Franchises** [Feb/p54]

**A Move To Curb Immigrant Visas?**

[Feb/p65]

**Readers' Views On Paperwork**

[Feb/p77]

**GAIN Update: Paperwork**

[TBA:Feb/p90]

**Letters: The Disabilities Law: Where Does It Stop?** [Mar/p4]

**Letters: Overbearing Regulation**

[Mar/p4]

**Clinton's Environmental Proposals Differ In Impact** [Mar/p8]

**A Chance To Cut Your Paperwork**

[TBA:Mar/p91]

**Letters: Uncontrolled Immigration Exacts A High Toll** [Apr/p5]

**Letters: Information On Complying With The Disabilities Act** [Apr/p5]

**Clean Air Act's Car-Pool Mandate**

[Apr/p36]

**Editorials: Separating Rhetoric And Reality** [Apr/p79]

**GAIN Update** [TBA:Apr/p90]

**Letters: Just An Accident Away From a Disability** [May/p8]

**A Smoke-Free Workplace?** [May/p65]

**Editorial: Don't Raise Regulatory Fines**

[May/p95]

**GAIN Update** [TBA:May/p104]

**Panel Urged to Keep Regulation Measures** [TBA:May/p110]

**OSHA Issues New Rule On Personal Safety Equipment** [Jun/p8]

**NB Tips: Workplace Safety Specifics**

[Jun/p12]

**The Growing Ranks Of Enviro-Cops**

[Jun/p29]

**Some Rest For The Paperwork-Weary**

[Jun/p38]

**The Mandate For Alternative Fuels**

[Jun/p49]

**A New Battle For The West** [Jul/p32]

**Disabilities Law's Wider Sweep** [Jul/p40]

**Senate Passes Property, Risk Amendments**

[TBA:Jul/p92]

**GAIN Update** [TBA:Jul/p97]  
**GAIN Update: Paperwork**  
 [TBA:Jul/p98]  
**Plant-Closing Bill Would Expand Law**  
 [TBA:Jul/p101]  
**Controlling Wrist And Back Injuries**  
 [Aug/p44]  
**Federal Group Urges Relief For Small Companies** [Sep/p8]  
**Pressure Needed Now On Paperwork**  
 [TBA:Oct/p102]  
**Streamlining Yields Savings, Gore Says**  
 [Nov/p8]  
**Letting Experts Run Your Pension Plan**  
 [Nov/p46]  
**A National Forum For Entrepreneurs**  
 [Nov/p50]  
**Sizing Up Metric Labeling Rules**  
 [Nov/p62]  
**Regulatory-Reform Climate May Improve** [TBA:Nov/p94]  
**Vote Positions Chamber Well On Paperwork** [TBA:Nov/p102]  
**Weighing The Risks** [Dec/p40]  
**Rule Limitations Die** [TBA:Nov/p100]  
**GOVERNMENT**  
**RESOURCES/SERVICES**  
 Direct Line: Federal Sources [Apr/p68]  
**GOVERNMENTAL ASSISTANCE** see  
 Economic Development  
**GRASSROOTS ACTION**  
**INFORMATION NETWORK (GAIN)**  
 Power Through GAIN [TBA:Feb/p83]  
**GAIN Update: Top Business Issues of 1994** [TBA:Feb/p87]  
**Chamber Improving Operations**  
 [TBA:Mar/p83]  
**Business Agenda Survey Background**  
 [TBA:Oct/p103]  
**GAIN System Proves Vital In '94 Victories** [TBA:Dec/p91]  
**GREETING CARDS** see Gifts/Greeting Cards/Novelties/Toys

**H**

**HANDICAPPED** see also Americans With Disabilities Act  
 Letters: Color-Blind Readers Were Neglected [Feb/p5]  
 Letters: Information On Complying With The Disabilities Act [Apr/p5]  
 Freedom On Wheels [Apr/p14]  
 How To Check On Your Firm's Accessibility [May/p4]  
 How We Cater To Individuals [Oct/p9]  
 Staying Small By Using An Outside Labor Team [Dec/p11]  
**HANDICRAFTS** see also Gifts/Greeting Cards/Novelties/Toys  
 Stringing Together Successes [Jan/p14]  
**HATCH ACT** see Labor Law & Legislation  
**HAZARDOUS WASTE** see also Environment;  
**GAIN Update: Superfund**  
 [TBA:Dec/p93]  
 Chamber Sues EPA Over Waste Regulations [TBA:Dec/p95]  
**HEALTH CARE** see also Acquired Immune Deficiency Syndrome (AIDS); Health-Care Costs/Insurance; Health Care Reform; Physical Fitness/Nutrition; Stress  
 A Really "Killer" Tan [Jan/p67]  
 Aspirin: Wider Use Of An Old Standby [Feb/p69]  
 Peptic Ulcers: Cause, Treatment [Mar/p70]  
**Home Health Care For Older Patients** [Mar/p72]  
 Letters: A Responsible Approach To Indoor Tanning [Apr/p5]  
 An Operation That Usually Works [Apr/p67]

**Letters: Four Warning Signs Of Malignant Melanoma** [May/p8]  
**Lyme Disease: A Seasonal Risk** [Aug/p63]  
**NB Tip: Healthy Workers** [May/p14]  
**Helping Injured Workers Heal** [May/p40]  
**Diet's Impact On Cholesterol** [May/p85]  
**Depression's Staggering Cost** [Jun/p75]  
**Coping With Jet Lag** [Jul/p75]  
**Treating Serious Headaches** [Sep/p69]  
**Cataracts: When The Fog Sets In** [Oct/p88]  
**Goodbye To The "Diabetic Diet"** [Nov/p86]  
**Letters: Treating A Headache Without Drugs** [Dec/p5]  
**How Stress May Make You Sick** [Dec/p82]  
**HEALTH-CARE COSTS/INSURANCE**  
 see also Employee Benefits; Health-Care Reform/Medicare/Medicaid; Workers Compensation  
**Index Tracks Growth Of Top Co-ops** [Jan/p10]  
**Keeping A Lid On Health Costs** [Feb/p48]  
**Buying Coverage For Nursing-Home Care** [Feb/p67]  
**Slow Start For Co-ops** [May/p58]  
**Ranks Of The Uninsured Increase** [May/p59]  
**High Hopes For Purchasing Pools** [May/p59]  
**Reforms Help Some And Hurt Others** [May/p59]  
**Student Health Plans: Yours Or The School's?** [Jul/p78]  
**Editorial: Statistics On Those Lacking Health Insurance Need To Be Considered In Context** [Jul/p87]  
**A Potential Break For Sole Proprietors** [Sep/p78]  
**Hot Competition Among Long-Term-Care Insurers** [Oct/p87]  
**HEALTH-CARE REFORM** see also Health-Care Costs/Insurance  
**Letters: When A Company Is Twice Penalized** [Jan/p4]  
**Letters: A Voucher Plan** [Jan/p4]  
**Letters: Let The Free Market Do It** [Jan/p4]  
**Letters: A Compromise?** [Jan/p4]  
**Letters: What Is At Issue** [Jan/p4]  
**Letters: Surrogate Parents?** [Jan/p4]  
**Give-And-Take On Health Care** [Jan/p42]  
**Readers' Views On Health Reform** [Jan/p77]  
**Letters: Health Plan's Impact On Insurance Brokers** [Feb/p4]  
**Letters: Subsidies = Taxes** [Feb/p4]  
**Letters: Eliminate Bureaucracies** [Feb/p4]  
**Letters: Where Is My Choice?** [Feb/p4]  
**Letters: The Government Never Pays** [Feb/p4]  
**White House Flexible On Health-Reform Details** [Feb/p7]  
**Questions, Answers On Health-Care Plans** [Feb/p28]  
**Health-Care Policy Base Is Adopted** [TBA:Feb/p86]  
**GAIN Update** [TBA:Feb/p87]  
**Letters: No Need To Scrap Health-Care System** [Mar/p4]  
**Action On Health Care** [TBA:Mar/p81]  
**Clinton's Health Plan Rejected** [TBA:Mar/p82]  
**GAIN Update: Health Care Remains Top Chamber Issue** [TBA:Mar/p87]  
**Letters: Making Health Care Affordable To All** [Apr/p4]  
**Letters: What The First Lady Said** [Apr/p4]

**Debate On Health Reform Broadens** [Apr/p30]  
**The Cooper Plan And Small Business** [Apr/p32]  
**Chamber Board Rejects Health-Care Mandate** [TBA:Apr/p81]  
**GAIN Update** [TBA:Apr/p87]  
**Chamber Rejects Health-Care Mandate** [TBA:Apr/p92]  
**Health-Reform Watch** [May/p58]  
**40,000 Respond To Poll** [TBA:May/p100]  
**GAIN Update** [TBA:May/103]  
**Letters: Clinton Health Plan Seen As A Threat** [Jun/p5]  
**Searching For Compromise On Health Reform** [Jun/p8]  
**Turning Toward A Middle Ground** [Jun/p47]  
**Editorial: Our Health-Care System Needs To Be Improved, Not Radicalized** [Jun/p87]  
**Poll Drives Chamber's Policy** [TBA:Jun/p91]  
**State-By-State Results Of The U.S. Chamber's Poll On Health-Care Reform** [TBA:Jun/p96]  
**Will Congress Tax Health Benefits?** [Jul/p12]  
**Editorial: Statistics On Those Lacking Health Insurance Need To Be Considered In Context** [Jul/p87]  
**Health-Care Activism** [TBA:Jul/p89]  
**GAIN Update** [TBA:Jul/p95]  
**Support Wanes For Employer Mandate** [Aug/p32]  
**Chamber Pushes Dole Health Bill** [TBA:Aug/p79]  
**Letters: Knee-Jerk Reactions On Health Care** [Sep/p4]  
**Letters: Skewed Priorities** [Sep/p4]  
**Health Reform Nears Showdown** [Sep/p26]  
**Editorials: Basic Flaws In The Clinton Health-Care-Reform Plan** [Sep/p79]  
**A Plan With Little Promise** [Oct/p46]  
**Where I Stand: On Health-Care Reform** [Oct/p92]  
**A Partial Victory On Health Care** [TBA:Oct/p100]  
**Letters: Freedom At Stake In Health-Care Debate** [Nov/p4]  
**Letters: Government-Run Failure** [Nov/p4]  
**Letters: "Best" In The World** [Nov/p4]  
**Letters: Who Is Satisfied?** [Nov/p4]  
**Coverage Deduction May Be Restored** [Nov/p30]  
**Editorial: You Don't Achieve Simplicity with A 1,341-Page Bill** [Nov/p87]  
**GAIN Update** [TBA:Nov/p96]  
**Radical Bills' Death "Good News"** [TBA:Nov/p101]  
**Letters: On Health-Care Front, It's Business As Usual** [Dec/p4]  
**An Effective Defense** [Dec/p44]  
**Readers' Views On Health Reform** [Dec/p81]  
**HIGHWAYS** see also Construction Industry; Transportation  
 Board Adopts Policies On Roads, Training [TBA:Apr/p96]  
 Traffic Safety And... [Jul/p88]  
 Pushing For Progress [TBA:Jul/p94]  
**GAIN Update: Highways** [TBA:Aug/p85]  
 Highway Bill Action Urged [TBA:Oct/p112]  
 Bills Likely To Be Revived In '95 [TBA:Dec/p96]  
**HIRING & FIRING** see also Civil-Rights Legislation; Employees; Employment; Immigration  
 A Creative Alternative To Company Downsizing [Jan/p10]

## HISPANIC-AMERICANS

A Computerized Hiring Search [Feb/p32]  
A Move To Curb Immigrant Visas? [Feb/p65]  
Letters: Tax Bite Penalizes Companies That Hire [Mar/p4]  
Letters: Uncontrolled Immigration Exacts A High Toll [Apr/p5]  
How To Attract Top Talent In Hard Times [Apr/p12]  
How To Develop Top-Notch Talent [May/p9]  
Avoiding Worker Violence Over Terminations [May/p13]  
How To Hire A Sales Rep [May/p60] Hiring, Firing Book Available [TBA:Jun/p93]  
Disabilities Law's Wider Sweep [Jul/p40]  
Tips For Handling Terminations [Jul/p58]  
Letters: Specific Guidelines On Hiring A Sales Rep [Sep/p6]  
Focusing On A Prospect's Personality Traits [Oct/p14]  
Direct Line: Electrical Expertise [Oct/p84]  
Pushing Hot Buttons In Ads Yields Better Candidates [Nov/p10]  
Toeing The Line On Hiring [Nov/p34]  
Casting A Wider Employment Net [Dec/p49]  
**HISPANIC-AMERICANS** see Minority-Owned Business  
**HOBBIES** see Games/Hobbies  
**HOLIDAYS**  
Deck The High-Rises... [Dec/p14]  
A Glow From Christmas Past [Dec/p15]  
"What Life Is About" [Dec/p16]  
How Not To Ruin The Holidays [Dec/p63]  
**HOME CARE, DECORATION & FURNISHINGS/HOME**  
**IMPROVEMENT**  
New Loans Available For Home Remodeling [Jan/p72]  
A Drip In Time [Apr/p80]  
Wake-Up Call [Jun/p80]  
Water Safety [Jul/p88]  
Business For Art's Sake [Sep/p13]  
A Picture For Health [Nov/p17]  
**HOME-BASED BUSINESS** see also Self-Employment  
Turning A Hobby Into A Business [Sep/p78]  
To Deduct, Or Not To Deduct... [Nov/p75]  
Direct Line: Connected Cottages [Nov/p77]  
**HOME-EQUITY LOANS** see Loans  
**HONORS** see Awards/Honors  
**HOTELS/MOTELS/INNS** see also Travel/Tourism/Vacations  
Direct Line: Launching A B&B [May/p83]  
**HOUSING** see also Construction Industry; Mortgages; Real Estate  
Building In The Round [Jun/p17]  
A Boom Amid A Bust [Jul/p16]  
Direct Line: Senior Years [Nov/p76]

## I

**IDENTITY/IMAGE (COMPANY & PRODUCT)**  
What's In A Name [Sep/p54]  
Letters: This Company Name Is A Real Grabber [Nov/p5]  
**IMMIGRATION**  
A Move To Curb Immigrant Visas? [Feb/p65]  
Letters: Uncontrolled Immigration Exacts A High Toll [Apr/p5]  
Green Card Lottery Slated For Foreign Nationals [Jun/p8]

Letters: Productive Immigrants Are Overlooked [Jul/p4]  
Where I Stand: On Immigration [Aug/p72]  
Brochures Offer Aid [TBA:Aug/p87]  
Letters: It's Time To Close Our Borders [Sep/p4]  
Letters: Enough Is Enough [Sep/p5]  
Letters: The Immigration Farce [Sep/p5]  
Letters: Who Is Responsible? [Sep/p5]  
Letters: When Immigrants Become Scapegoats [Oct/p7]  
Letters: Gross Injustice [Oct/p7]  
Letters: A Nation Of Immigrants [Oct/p7]  
Readers' Views On Immigration [Oct/p93]  
Letters: Results Of Survey Reflect Discrimination [Dec/p5]  
Immigration Policy's Double Impact [Dec/p28]  
Toeing The Line On Hiring [Dec/p34]  
**IMPORTING** see International Trade & Investment  
**INCOME TAX** see also Business Taxes; Capital Gains; Estate Planning; Taxation; U.S.Govt.—Internal Revenue Service  
Tax Changes That Are Welcome [Jan/p38]  
Restaurants And Clubs Respond To Deduction Changes [Jan/p71]  
New Rules Eliminate Spouses' Deductions [Feb/p67]  
Some Breathing Room For Owners In Distress [Feb/p78]  
How To Survive An IRS Audit [Apr/p42]  
The IRS's Extension Policy: File Late But Pay On Time [Apr/p78]  
Keeping Up With The New Tax Law [3/94-p45]; Correction [May/p8]  
Before You Make A Move, Consider The Taxes [Mar/p72]  
Meals And Entertainment: Targets Of Deduction Shrinkage [May/p94]  
Distributing Earnings To Shareholder Employees [May/p94]  
The Costs Of Commuting To Temporary Job Sites [Jun/p86]  
A Home Buyer Can Deduct "Points" Paid By The Seller [Aug/p74]  
Discrimination Settlements Can Be Tax-Free [Aug/p74]  
Turning A Hobby Into A Business [Sep/p78]  
Strategies To Help Reduce Your Taxes [Oct/p94]  
The IRS Is On The Trail Of Unreported Tips [Nov/p74]  
To Deduct, Or Not To Deduct... [Nov/p75]  
Tips For Trimming Your Tax Bill [Nov/p26]  
**INDEPENDENT CONTRACTORS** see Self-Employment  
**INDIVIDUAL RETIREMENT ARRANGEMENTS (IRA)** see also Pensions/Pension Plans; Retirement  
How You Can Tap Into IRA Funds [Jan/p70]  
Pension Options For Small Firms [Mar/p25]  
New Tax Increases On The Horizon? [Jul/p26]  
**INDUSTRIAL SAFETY** see Occupational Hazards & Injuries  
**INFLATION** see Economic Conditions & Forecasts  
**INFORMATION MANAGEMENT**  
In Touch Through Technology [Jan/p23]  
Keeping Up With The New Tax Law [Mar/p45]; Correction [May/p8]  
Get A Handle On Business Cards [Mar/p45]

**INFORMATION SERVICES**  
Power Through GAIN [TBA:Feb/p83]  
**INFORMATION SUPERHIGHWAY** see Telecommunication  
**INFRASTRUCTURE** see Highways; Transportation  
**INNOVATION**  
Innovation As A Way Of Life (Cover story) [Jul/p18]  
How To Get The Juices Flowing [Jul/p22]  
**INNS** see Hotels/Motels/Inns  
**INSURANCE** see also Health-Care Costs/Insurance; Liability/Liability Insurance & Law  
Finding The Best Auto Coverage [Feb/p30]  
Is Your Mortgage Adequately Covered? [Feb/p67]  
Letters: How You Can Benefit From Travel Insurance [Mar/p5]  
**CRIME INSURANCE: Protect People First** [Mar/p24]  
When It's Difficult To Get Coverage [Mar/p72]  
Protecting Against Employment Perils [Apr/p65]  
Letters: Don't Rely On A Firearm [May/p6]  
Letters: Legislation Would Curtail Legitimate Investigations [Jun/p5]  
Special Coverage For Special Risks [Jun/p33]  
Minimizing Taxes Through A Trust [Jun/p79]  
Letters: An Underwriter, Not A Broker [Aug/p5]  
Higher Premiums For Small Companies? [Aug/p8]  
Brochures Offer Aid [TBA:Aug/p87]  
Letters: New Policy Covers Patent Infringement [Sep/p5]  
Lowering Costs With First-To-Die [Oct/p50]  
Level-Premium Policies On Their Way Out [Oct/p87]  
Editorials: A Warning Signal From California [Oct/p95]  
Doing Consulting? Protect Thyself [Nov/p75]  
Letters: No Hard And Fast Rules [Dec/p5]  
**INTEREST RATES**  
Interest-Rate Hikes Hurting, Firms Say [TBA:Oct/p107]  
**INTERIOR DECORATING** see Home Care, Decorating & Furnishings/Home Improvement; Offices & Office Equipment, Furniture & Supplies  
**INTERNAL REVENUE SERVICE** see U.S.Govt.—Internal Revenue Service  
**INTERNATIONAL TRADE & INVESTMENT** see also Competitiveness; North American Free Trade Agreement (NAFTA)  
NB Tip: Overseas Overview [Jan/p12]  
NAFTA Opens A New Era [Jan/p24]  
Making Overseas Connections [Jun/p57]  
Direct Line: Doing Business Overseas [Jan/p68]  
The Security Concerns Of Business Abroad [Jan/p72]  
Letters: Misleading Numbers On Exports [Feb/p5]  
Letters: Why Not Made In America? [Feb/p5]  
Marketers To The World [Feb/p10]  
NB Tips: Entering Europe [Feb/p9]  
What's Ahead On Capitol Hill [Feb/p24]  
Getting Help To Fight Back [Feb/p42]  
GAIN Update [TBA:Feb/p89]  
Letters: Japan Still Poses An Economic Threat [Mar/p4]  
Pushing For Free Trade With Asia [TBA:Mar/p86]

**China Action Pending** [TBA:Mar/p86]  
**New EC Guide** [TBA:Mar/p86]  
**GAIN Update: Foreign Aid**  
 [TBA:Mar/p89]  
**GAIN Update: MFN Status For China**  
 [TBA:Mar/p90]  
**Letters: A Waste Of Tax Dollars**  
 [Apr/p4]  
**Trade Pact Will Require Firms To Pay Taxes Electronically** [Apr/p8]  
**A Global Reach For Small Firms**  
 [Apr/p66]  
**Letters: Insist On Products Made In America** [May/p8]  
**National To Address Environmental Concerns** [May/p12]  
**A Good Time To Export** (Cover story) [May/p22]  
**How To Obtain Export Capital** [May/p24]  
**Environmental Expertise** [May/p45]  
**GAIN Update: Japan** [TBA:May/105]  
**GAIN Update: China** [TBA:May/105]  
**Profiting From A Global Mind-Set** [Jun/p6]  
**Letters: Countries That Trade Should Play Fair** [Jul/p4]  
**Letters: Financing Needed** [Jul/p4]  
**Korea** [Jul/p41]  
**Key Victory On Trade (China)** [TBA:Jul/p92]  
**GAIN Update: Summit Of The Americas** [TBA:Jul/p97]  
**Bill Would Expand Exports** [TBA:Jul/p104]  
**Brochures Offer Aid** [TBA:Aug/p87]  
**Chamber Counters Trade-Pact Critics** [TBA:Aug/p92]  
**Letters: China Doesn't Merit Most-Favored-Nation Status** [Sep/p5]  
**Business Pushes Passage Of GATT Legislation** [Sep/p8]  
**NB Tips: Topics On Trade** [Oct/p14]  
**Taiwan, Republic Of China** [Oct/p51]  
**Partners In Exporting** [Oct/p58]  
**Reducing The Risk Of Doing Business In China** [Nov/p12]  
**Key Trade Vote Set** [TBA:Nov/p89]  
**Big Benefits At Stake In Trade Vote** [TBA:Nov/p95]  
**Seminar To Highlight Trade With Mexico** [TBA:Nov/p102]  
**Letters: What's At Stake In GATT Debate** [Dec/p4]  
**Sailing Through Customs** [Dec/p46R\*]  
**U.S. Firms Sign Contracts At Chamber's China Event** [TBA:Dec/p88]  
**Bills Likely To Be Revived In '95** [TBA:Dec/p96]  
**INTERNET** see Telecommunication  
**INVENTORS/INVENTIONS** see also Patents/Copyright/Trademarks  
**A Cut Above The Rest** [Aug/p16]  
**INVESTMENT (CORPORATE)**  
**It's Time To Rethink Corporate Investments** [Jul/p6]  
**The Changing World Of Financial Services** (Cover story) [Oct/p22]  
**INVESTMENT (INDIVIDUAL)** see also Art/Photography; Securities  
**Building A Tax-Free College Tuition Fund** [Apr/p71]  
**New Disclosure Rules For Mutual Funds** [Jun/p79]  
**Being Unduly Cautious With Retirement Accounts** [Jul/p78]  
**A Tax Break On Gains Reinvested In Small Business** [Jul/p86]  
**The Changing World Of Financial Services** (Cover story) [Oct/p22]  
**Should You Choose A Discount Broker?** [Oct/p86]

**J - K**

**JAPAN**  
**Letters: Japan Still Poses Economic Threat** [Mar/p4]  
**GAIN Update** [TBA:May/105]  
**JOB CREATION**  
**Welfare Reform Could Work** (Cover story) [Aug/p18]  
**JOB DISCRIMINATION** see Employment; Hiring & Firing  
**JOB TRAINING** see Education/Job Training  
**JOINT VENTURES** see also International Trade & Investment; Special Advertising Sections portion of Index  
**JUDICIAL SYSTEM** see Legal Services; Liability/Liability Insurance & Law; Litigation  
**KEOGH PLANS** see Retirement  
**KOREA**  
 Korea [Jul/p41]  
**Strong Action On Financial Deregulation** [Jul/p48]  
**Protection For High-Tech Ideas** [Jul/p52]

**L**

**LABELING** see Packaging/Labeling  
**LABOR** see Employees; Labor Unions  
**LABOR LAW & LEGISLATION** see also Employee Benefits  
**What's Ahead On Capitol Hill** [Feb/p24]  
**GAIN Update** [TBA:Feb/p89]  
**Small Firms' Concerns Pressed** [TBA:Mar/p84]  
**Striker Update** [TBA:Mar/p84]  
**Striker Voter Now Likely In May** [TBA:May/p102]  
**GAIN Update** [TBA:May/p104]  
**GAIN Update: Strike Bill** [TBA:Jun/p95]  
**Editorials: Keeping The Balance** [Sep/p79]  
**An Effective Defense** [Dec/p44]  
**LABOR-MANAGEMENT RELATIONS**  
**Letters: Labor Commission A Kangaroo Court** [Mar/p5]  
**Cohen Named To Labor Board** [TBA:May/p102]  
**Letters: Unions Helped Forge America's Middle Class** [Jun/p4]  
**Striker-Replacement Measure Defeated** [TBA:Aug/p78]  
**LABOR UNIONS** see also Labor Law & Legislation  
**What's Ahead On Capitol Hill** [Feb/p24]  
**Letters: Unions Helped Forge America's Middle Class** [Jun/p4]  
**LAND USE** see also Environment  
**Chamber Battles For Land Rights** [TBA:Mar/p96]  
**A New Battle For The West** [Jul/p32]  
**Letters: How The West Might Be Lost** [Sep/p4]  
**Letters: Liquidation Of Ideals** [Sep/p4]  
**Letters: Powerful Clique Killed Disney Park** [Dec/p5]  
**LANDSCAPING** see Flowers/Plants/ Landscaping  
**LATIN AMERICA**  
**Direct Line: Baking Below The Border** [Apr/p68]  
**LAW ENFORCEMENT** see Security Systems/Law Enforcement  
**LAWS & LEGISLATION (FEDERAL)** see also Civil Rights Legislation; Labor Law & Legislation; Law & Legislation (State); Liability/Liability Insurance & Law  
**Senate To Weigh Spending Cuts** [Jan/p8]  
**Winds Of Change In Franchising** [Jan/p49]

**Where I Stand: On Unfunded Mandates** [Jan/p76]  
**What's Ahead On Capitol Hill** [Feb/p24]  
**Readers' Views On Paperwork** [Feb/p77]  
**1993: A Year Of Key Legislative Victories** [TBA:Feb/p84]  
**GAIN Update: Top Business Issues of 1994** [TBA:Feb/p87]  
**Letters: A Tax Traversy** [Mar/p4]  
**Clinton's Environmental Proposals Differ In Impact** [Mar/p8]  
**Clean Air Act's Car-Pool Mandate** [Apr/p36]  
**A Clash Over Property Rights** [Apr/p57]  
**Environmental Expertise** [May/p45]  
**"Goals 2000" Law Enacted** [TBA:May/p107]  
**Letters: Legislation Would Curtail Legitimate Investigations** [Jun/p5]  
**Letters: The Consequences Of Enacting Laws** [Jun/p5]  
**Bankruptcy Legislation Would Speed Up Small-Business Cases** [Jul/p12]  
**Disabilities Law's Wider Sweep** [Jul/p40]  
**Congress Again Considers Proposal On Sales Taxes** [Aug/p8]  
**Federal Procurement Reform Moves Closer To Enactment** [Aug/p8]  
**Striker-Relacement Measure Defeated** [TBA:Aug/p78]  
**GAIN Update: Endangered Species Act** [TBA:Aug/p84]  
**Congress Moves Closer To Complying With 10 Laws** [Oct/p10]  
**Editorials: The Welfare System: It Is Broke, And It Does Need Fixing** [Oct/p95]  
**Task Force Plans Role In Telecommunications** [TBA:Nov/p93]  
**An Effective Defense** [Dec/p44]  
**GAIN System Proves Vital In '94 Victories** [TBA:Dec/p91]  
**Bills Likely To Be Revived In '95** [TBA:Dec/p96]  
**LAWS & LEGISLATION (STATE)** see also State Concerns & Initiatives  
**More Sales Taxes On Services?** [Jan/p28R\*]  
**Winds Of Change In Franchising** [Jan/p49]  
**Legislative Focus In The States** [Jan/p56]  
**New Approaches To Education Reform** [Mar/p30]  
**Reforms Help Some And Hurt Others** [May/p59]  
**State Initiatives: Term Limits, Taxes** [Oct/p34]  
**LAWSUITS** see Legal Services; Liability Insurance & Law; Litigation  
**LEADERSHIP** see Business Strategies; Family Business; Management  
**LEASES & LEASING/RENTALS**  
**Options—And Costs—Are Yours In Finishing Office Space** [Mar/p10]  
**Shopping For The Best Rental-Car Rates** [Mar/p71]  
**Gasoline Choices For Rental Cars** [Apr/p70]  
**Leased Wheels** [May/p33]  
**Considering A Lease? Focus On Total Cost** [Sep/p67]  
**Renegotiate Your Lease Before Rates Go Up** [Nov/p74]  
**LEGAL SERVICES** see also Litigation  
**Finding A Lawyer For Your Business** [Apr/p34]  
**Suggestions For Keeping A Rein On Legal Costs** [Jun/p12]  
**Strategy Protection** [TBA:Jul/p102]  
**Brochures Offer Aid** [TBA:Aug/p87]

## LIABILITY

### LIABILITY/LIABILITY INSURANCE &

#### LAW

What's Ahead On Capitol Hill [Feb/p24]

GAIN Update [TBA:Feb/p88]

NCLC Continues Its Winning Ways

[TBA:Feb/p94]

Act Now On Product Liability

[TBA:Jul/p85]

GAIN Update [TBA:Mar/p89]

Product-Liability Vote Expected Soon

[TBA:Apr/p84]

Where I Stand: On Product Liability

[May/p88]

Letters: Doing The Right Thing Can

Head Off Lawsuits [Jun/p4]

Letters: An Alternative Where I Stand

Question [Jun/p5]

Senators Push For Vote [TBA:Jun/p94]

Readers' Views On Liability Reform

[Jul/p85]

GAIN Update [TBA:Jul/p96]

Letters: Liability Lawsuits Exact High

Toll [Aug/p4]

A Liability Shield For Entrepreneurs

[Aug/p36]

Attempt To End Debate On Liability Bill

Fails [TBA:Aug/p82]

Letters: Disturbing Trends In Liability

Law [Sep/p5]

Letters: Product-Liability Laws' Impact

On Business [Mpv/p4]

The Latest On LLCs: Uniform Law

Advances [Nov/p8]

An Effective Defense [Dec/p44]

GAIN Update [TBA:Dec/p94]

LICENSES see Franchising/Licensing

LIMITED LIABILITY COMPANIES see

Corporations; Liability/Liability Insurance

& Law

LITERACY see Education/Job Training

LITIGATION see also Arbitration/

Mediation; Legal Services

NCLC Continues Its Winning Ways

[TBA:Feb/p94]

If You Are Accused Of Infringement

[Mar/p39]

Victory Helps Limit Punitive Damages

[TBA:Apr/p93]

What, What Not To Keep On File

[May/p44]

Letters: When Documents Are

Subpoenaed [Jul/p4]

Letters: Settling Patent Disputes Quickly

And Cheaply [Jul/p4]

Tips For Handling Terminations [Jul/p58]

Chamber Wins High Court Case

(Punitive Damages) [TBA:Dec/p98]

LIVESTOCK see Agribusiness

LIVING WILLS see Estate Planning

LOANS see also Banks/Banking; Capital;

Credit Cards & Accounts; Economic

Development

Letters: More On The SBA's 504 Loan

Program [Jan/p5]

SBA-Guaranteed Financing May Be

Harder To Get [Jan/p8]

Managing Repayment Of Student Loans

[Feb/p68]

Letters: A Lack Of Financing For

Service Ventures [Mar/p5]

Borrowing Money From Shareholders

[Mar/p78]

Budget Proposal Would Increase Business

Lending Programs [Apr/p8]

Direct Line: Federal Sources [Apr/p68]

Direct Line: Money For Minorities

[May/p84]

Some Rest For The Paperwork-Weary

[Jun/p38]

A Loan At Last? [Aug/p40]

Brochures Offer Help [TBA:Aug/p87]

Borrowing Money From Loved Ones

[Nov/p40R\*]

### LOBBYING/LOBBYISTS

Change Backed In IRS Rules

[TBA:Jun/p104]

A New Round On IRS Rules

[TBA:Jul/p99]

Chamber Wins On Lobbying Disclosure

[TBA:Nov/p89]

### LOGISTICS SERVICES

You Make It, They Distribute It

[Mar/p46]

### LUGGAGE see Accessories/Jewelry;

Travel/Tourism/Vacations

## M

### MAGAZINES/NEWSLETTERS/NEWSPAPERS

see also Electronic News Services; Printing/Publishing

Direct Line: News By Letter [May/p83]

Not For Women Only [Sep/p16]

Catering To Women Readers [Oct/p19]

### MAILING LISTS/MAIL ORDER

BUSINESS see Direct Marketing

### MALPRACTICE CLAIMS

see Liability/Liability Insurance & Law

### MANAGED HEALTH CARE

see Health Care; Health-Care Costs/Insurance; Health-Care Reform

### MANAGEMENT

see also Arbitration/Mediation; Business

Strategies; Communication; Corporations; Cost Control; Crisis

Management; Employees; Employment; Hiring & Firing; Quality Management; Wages/Salaries/Fees

How To Avoid Rankling Your Employees

[Jan/p12]

Innovation Starts With High Goals

[Feb/p9]

Re-engineering Your Company (Cover story) [Feb/p16]

Put Your Purpose In Writing [Feb/p61]

Letters: Another Company's Mission

Statement [Apr/p4]

Are Your Employees Helping Your

Company Grow? [Apr/p8]

The Second Generation [Jun/p57]

Letters: Downsizing Mistaken For High

Turnover [Aug/p5]

Setting Up Successful Company Work

Groups [Aug/p10]

NB Tips: New Series Of Seminars

[Sep/p12]

How To Handle Smaller Accounts

[Sep/p48R\*]

Diversity And Family Concerns

[Dec/p68R\*]

Branching Out [Nov/p53]

New Books For Managers [Dec/p66\*]

### MANDATES

see Federal Mandates

### MANUFACTURING

A Time To Sew, A Time To Reap

[Jan/p6]

Getting Help To Fight Back [Feb/p42]

Put Your Purpose In Writing [Feb/p61]

Out On A Limb And On Their Own

[Mar/p33]

Letters: A Waste Of Tax Dollars

[Apr/p4]

When The Customer Needs It Yesterday

[Apr/p6]

Smaller Is Better, Nimbler, Cheaper

[Apr/p49]

Direct Line: Reaching Out [Apr/p69]

Letters: Substantial Rewards For

Manufacturers [May/p6]

Your Mission Statement—On The Air

[May/p8]

A Way To Stretch Ad Dollars [May/p68]

Networking For Fun And Profit

[May/p80]

New Approaches To Job Stress

[May/p81]

Look, World, No Hands! [Jun/p41]

Letters: Financing Needed [Jul/p4]

Road And Rail Connections [Jul/p73]

Direct Line: Lighting The Way [Sep/p70]

Hitching Your Wagon To A Retailing

Star [Nov/p33]

### MARKET RESEARCH/MARKETING

see also Advertising; Direct Marketing; Sales/Selling

What A Difference A Package Makes

[Feb/p8]

Marketers To The World [Feb/p10]

How Do Your Marketing Efforts Stack

Up? [Apr/p12]

A Global Reach For Small Firms

[Apr/p66]

Making A Move? Spread The Word

[Jun/p12]

Make Listeners Your Customers

[Jun/p53R\*]

Call For Help [Jun/p80]

Creating Logos That Work For You

[Jul/p8]

Could Your Shop Use A Face-Lift?

[Aug/p47]

What's In A Name [Sep/p54]

The Truest Test Is In The Tasting

[Oct/p12]

Direct Line: Gourmet To Go [Oct/p84]

Letters: This Company Name Is A Real

Grabber [Nov/p5]

The Consumer Market That Visits From

Overseas [Nov/p12]

Direct Line: Tips To Grow On [Nov/p76]

Do's And Don'ts Of Selling To Older

Consumers [Dec/p11]

Is It Time To Join The 800 Network?

[Dec/p37]

### MARRIAGE/DIVORCE

Prenuptial Agreements And Business

Perks [May/p87]

Sustaining A Business—After A Divorce

[Dec/p6]

### MATERNITY & PATERNITY LEAVES

see Employee Benefits

### MEDIA

How To Handle A Media Interview

[Apr/p10]

Getting Coverage In Print And On The

Air [Sep/p12]

How To Deal With The Media In Legal

Crises [TBA:Oct/p108]

### MEDICATION

see Arbitration/Mediation

### MEDICAID/MEDICARE

see also Health-Care Costs/Insurance

The Health-Care Levy's Impact Is

Deepened [Feb/p8]

### MEETINGS

see Management

### MEN

No Longer For Men Only [Jul/p64]

Letters: Subtle Sexism Targets Men

[Sep/p6]

Not For Women Only [Sep/p16]

Letters: Article Was Free Of Sexism

[Oct/p8]

### MERGERS

see Acquisitions/Divestments/Mergers

### METRIC SYSTEM

see Standards

### MEXICO

Letters: Misleading Numbers On

Exports [Feb/p5]

Doing Business In Mexico [Feb/p28]

NB Tips: Business Travel In Mexico

[July/p8]

Direct Line: Border Crossing [Aug/p65]

Seminar To Highlight Trade With

Mexico [TBA:Nov/p102]

### MINES/MINING

An Effective Defense [Dec/p44]

GAIN Update [TBA:Nov/p96]

### MINIMUM WAGE

see Wages/Salaries/Fees

**MINORITY-OWNED BUSINESS**

Middlemen On The Way Up [Jan/p13]  
 Living The American Dream [Apr/p16]  
 Direct Line: Money For Minorities [May/p84]  
 Direct Line: Border Crossing [Aug/p65]  
 Not For Women Only [Sep/p16]  
**MISSION STATEMENTS** see Business Plans; Management  
**MONEY-MARKET FUNDS** see Securities  
**MORTGAGES** see also Loans; Real Estate  
 First-Time Home Buyers Get A Helping Hand [Jan/p72]  
 New Loans Available For Home Remodeling [Jan/p72]  
 Is Your Mortgage Adequately Covered?: [Feb/p67]  
 Some Breathing Room For Owners In Distress [Feb/p78]  
 Keeping Tabs On Your Escrow Account [May/p87]  
 Paying A Little Extra Each Month Can Save Money [Jul/p79]  
 A Home Buyer Can Deduct "Points" Paid By The Seller [Aug/p74]  
 Home-Equity Loan Bargains [Sep/p68]  
**MOVING/STORAGE** see also Relocation Road And Rail Connections [Jul/p73]  
 Letters: Moving It Yourself? Be Careful [Mar/p5]  
 Direct Line: Moving Right Along [Jul/p76]  
 Rock It Up [Jul/p88]  
 Making The Right Moves [Nov/p16]  
**MUNICIPAL BONDS** see Securities  
**MUTUAL FUNDS** see Securities

**N**

**NAME TAGS** see Offices/Office Equipment, Furniture & Supplies  
**NATIONAL CHAMBER LITIGATION CENTER (NCLC)**  
 NCLC Continues Its Winning Ways [TBA:Feb/p94]  
 Victory Helps Limit Punitive Damages [TBA:Apr/p93]  
 NCLC Wins Rights-Law Verdict [TBA:Jun/p102]  
 NCLC Sues Over Pollution Rule [TBA:Aug/p92]  
**NATIONAL DEBT** see U.S. Govt.—Budget  
**NATIONAL WOMEN'S BUSINESS COUNCIL**  
 Make Your Voice Heard [May/p64]  
**NATION'S BUSINESS MAGAZINE**  
 Letters: Is This A Forum For Children? [Jun/p4]  
 Letters: Children's Views Do Matter [Aug/p5]  
 Letters: Nurturing Kids' Creativity [Aug/p5]  
**NETWORKING**  
 Company Alliances For Market Muscle [Feb/p52]  
 Direct Line: Women In Construction [Feb/p71]  
 Networking For Fun And Profit [May/p80]  
**NOISE**  
 Quiet Time [May/p96]  
**NORTH AMERICAN FREE TRADE AGREEMENT (NAFTA)** see also International Trade & Investment; Mexico  
 NAFTA Opens A New Era [Jan/p24]  
 Letters: No Reason To Doubt Benefits Of NAFTA [Jan/p4]  
 NCLC Continues Its Winning Ways [TBA:Feb/p94]

Do Quality Programs Lead To Support For Free Trade? [Mar/p8]  
 Trade Pact Will Require Firms To Pay Taxes Electronically [Apr/p8]  
 Can Your Product Benefit From NAFTA? [May/p29]  
 NB Tips: NAFTA Matters [Jul/p8]  
**NOVELTIES** see Gifts/Greeting Cards/Novelties/Toys  
**NURSES/NURSING** see Health Care  
**NUTRITION** see Food/Beverage Industry & Trade; Health Care; Physical Fitness/Nutrition

**O**

**OCCUPATIONAL HAZARDS & INJURIES** see also U.S. Govt.—Occupational Safety & Health Administration  
 Helping Injured Workers Heal [May/p40]  
**EDITORIALS**: Don't Raise Regulatory Fines [May/p95]  
**GAIN** Update [TBA:May/106]  
 OSHA Issues New Rule On Personal Safety Equipment [Jun/p8]  
**NB TIPS**: Workplace Safety Specifics [Jun/p12]  
 Urge Votes Against OSHA Bills [TBA:Jun/p90]  
**LETTERS**: Small Practices' Role In Worker Rehabilitation [Jul/p5]  
 Workplace Safety Violations At Issue [TBA:Jul/p102]  
 Controlling Wrist And Back Injuries [Aug/p44]  
**BROCHURES** Offer Aid [TBA:Aug/p87]  
 OSHA Sharply Increases Fines For Serious Safety Violations [Sep/p8]  
 Safety Rules Moving Ahead [TBA:Oct/p98]  
**OFFICES/OFFICE EQUIPMENT, FURNITURE & SUPPLIES** see also Computers/Software  
 Fending Off "Paper Pirates" [Feb/p8]  
 Updating Your Office Equipment [Feb/p36]  
 The Days Of Our Lives [Feb/p80]  
 Straight Shooting [Feb/p80]  
 Computer Add-On [Feb/p80]  
 Sign Off [Feb/p80]  
 Options—And Costs—Are Yours In Finishing Office Space [Mar/p10]  
 Get A Handle On Business Cards [Mar/p45]  
 When The Customer Needs It Yesterday [Apr/p6]  
 The Right Stuff [Apr/p20]  
 Innovative Introductions [Jun/p80]  
 Ferreting Out Con Artists [Aug/p25]  
 Could Your Shop Use A Face-Lift? [Aug/p47]  
 Take A Message [Aug/p76]  
 Comings And Goings [Aug/p76]  
 Customizing Your Office Technology [Sep/p33]  
 Picture This [Sep/p66]  
 Fax Machines: Plain And Fancy [Nov/p42]

**OLDER ADULTS** see also Demographics; Medicaid/Medicare; Social Security; Retirement  
 Home Health Care For Older Patients [Mar/p72]  
 Options For Older Loved Ones [Sep/p68]  
 Hot Competition Among Long-Term-Care Insurers [Oct/p87]  
 Direct Line: Senior Years [Nov/p76]  
 Do's And Don'ts Of Selling To Older Consumers [Dec/p11]

**ONLINE SERVICES** see Telecommunication

**OPTIONS TRADING** see Securities  
**OWNERSHIP** see also Employee Stock Ownership; Family Business  
 A Thorny Issue: Personal Financial Security [Feb/p49]  
 The Burdens Of Ownership [Mar/p64]  
 Direct Line: Buyer, Be Informed [Mar/p68]  
 The Advantages Of Jointly Held Property [Mar/p78]

**P****PACKAGING/LABELING**

What A Difference A Package Makes [Feb/p8]  
 You Make It, They Distribute It [Mar/p46]  
 Sizing Up Metric Labeling Rules [Nov/p62]  
**PAPERWORK REDUCTION** see Government Regulation  
**PARENTAL LEAVE** see Employee Benefits  
**PARTIES/PARTY-GIVING** see Entertainment  
**PARTNERSHIPS** see also Philanthropy; Public-Private Partnerships Less A Parent, More A Partner [Mar/p49]  
 Hooking Up With The Big Guys [Aug/p10]  
 A Liability Shield For Entrepreneurs [Aug/p36]  
 Letters: Too Many Eggs In One Basket? [Sep/p6]  
 Partners In Exporting [Oct/p58]  
 Reducing The Risk Of Doing Business In China [Nov/p12]

**PATENTS/COPYRIGHT/TRADEMARKS**

Patents: A Stake In The Future [Mar/p36]  
 If You Are Accused Of Infringement [Mar/p39]  
 Direct Line: Bright Ideas [Jun/p76]  
 Letters: Settling Patent Disputes Quickly And Cheaply [Jul/p4]  
 A Cut Above The Rest [Aug/p16]  
 Letters: New Policy Covers Patent Infringement [Sep/p5]  
**PENSIONS/PENSION PLANS** see also Financial Services; Individual Retirement Arrangements; Retirement Pension Options For Small Firms [Mar/p25]  
 Letters: More On Setting Up A Pension Plan [Jul/p5]  
 Letting Experts Run Your Pension Plan [Nov/p46]  
 Briefs Filed In 3 Supreme Court Cases [TBA:Nov/p92]  
**PERSONAL FINANCE** see Estate Planning; Investment (Individual)  
**PERSONNEL POLICIES** see Employees; Management  
**PHILANTHROPY**  
 Letters: Cars That Won't Start Are Welcome, Too [Mar/p5]  
 Making Public-Private Partnerships Work [Mar/p12]  
 NB Tip: Community Service Awards [Apr/p12]  
 Giving Appreciated Stock Can Be Less Costly Than Cash [Apr/p78]  
 How To Benefit By Donating Inventory Or Equipment [Jun/p10]  
 The Right Way To Do Charitable Work [Aug/p12]  
 Ferreting Out Con Artists [Aug/p25]

## PHOTOGRAPHY

**PHOTOGRAPHY** see Art/Photography

**PHYSICAL FITNESS/NUTRITION** see also Health Care

Promises, Promises [Jan/p80]

Healthy Workers [May/p14]

**PHYSICIANS** see Health Care; Health-Care Reform

**PLANT CLOSINGS**

Plant-Closing Bill Would Expand Law [TBA:Jul/p101]

GAIN Update [TBA:Dec/p93]

**PLANTS** see Flowers/Plants/Landscaping

**PLUMBING FIXTURES** see Home Care, Decorating & Furnishings; Home Improvement

**POPULATION** see Demographics

**PRESENTATIONS** see Market Research/Marketing; Sales/Selling

**PRINTING/PUBLISHING** see also Books; Electronic News Services; Magazines/Newsletters/Newspapers

Refined Desktop Publishing [Aug/p50]

Catering To Women Readers [Oct/p19]

**PRIVACY**

Letters: Legislation Would Curtail Legitimate Investigations [Jun/p5]

**PRIVATIZATION**

New Approaches To Education Reform [Mar/p30]

**PRODUCT DEVELOPMENT**

Moving Away From "Me Too" [Aug/p6]

**PRODUCT LIABILITY** see Liability

Liability Insurance & Law

**PRODUCTIVITY**

Quality's Link To Productivity [Feb/p33]

Match The Right Workers With The Right Jobs [Jun/p10]

It Can Pay To Show Employees The Big Picture [Dec/p10]

**PROFESSIONALS** see Consultants

**PROMPT PAYMENT** see Accounts Payable & Receivable; Government Procurement

**PROPERTY RIGHTS** see also Land Use

A Clash Over Property Rights [Apr/p57]

Where I Stand: On Property Rights [Apr/p76]

Readers' Views On Property Rights [Jun/p85]

Senate Passes Property, Risk

Amendments [TBA:Jul/p92]

**PROTECTIONISM** see International Trade & Investment

**PUBLIC ASSISTANCE** see Welfare

**PUBLIC LAND** see Land Use

**PUBLIC OPINION** see also Where 1

Stand In Regular Features & Special Sections portion of Index

Letters: Public Less Tolerant Of Unethical Behavior [Mar/p5]

40,000 Respond To Poll [TBA:May/p100]

**Editorial: Our Health-Care System**

Needs To Be Improved, Not Radicalized [Jun/p87]

How Small Businesses Plan To Expand [Sep/p10]

**PUBLIC-PRIVATE PARTNERSHIPS**

Making Public-Private Partnerships

Work [Mar/p12]

New Approaches To Education Reform [Mar/p30]

**PUBLIC RELATIONS** see also Customer Relations & Service; Market Research/Marketing

Forging Ties With Clients New And Old [Mar/p10]

Avenues For Obtaining Publicity For Your Firm [Mar/p12]

Direct Line: Communicating Under Stress [Mar/p68]

How To Handle A Media Interview [Apr/p10]

**Getting Coverage In Print And On The Air** [Sep/p12]

**GAIN Update: Business Agenda Survey** [TBA:Oct/p103]

**Letters: Don't Scrimp On Public Relations** [Nov/p5]

**PUBLIC SPEAKING**

Times Of Your Life [Mar/p67]

**PUBLIC WORKS** see Highways

**PUBLICLY-OWNED COMPANIES** see Stock Offerings

**PUBLISHING** see Books; Magazines/Newsletters/Newspapers; Printing/Publishing

**PURCHASING**

Fending Off "Paper Pirates" [Feb/p8]

## Q

**QUALITY MANAGEMENT**

Re-engineering Your Company (Cover story) [Feb/p16]

Quality's Link To Productivity [Feb/p33]

Reach Expands For Quality Seminars [TBA:Feb/p91]

Do Quality Programs Lead To Support For Free Trade? [Mar/p8]

Raising TQM Consciousness [Apr/p62]

Call It "Supplier Satisfaction" [May/p56]

Fall Seminars Slated [TBA:May/p112]

Learning The Meaning Of Measurement [Jun/p72]

Boosting Performance Is Focus Of Seminars [TBA:Jul/p103]

NB Tips: New Series Of Seminars [Sep/p12]

When Big Still Seems Small [Oct/p75]

Learn To Anticipate Problems [TBA:Oct/p107]

Seminars To Feature Well-Known Experts [TBA:Nov/p99]

Quality Guru On Final Tour [TBA:Nov/p99]

Management Series Slated [TBA:Dec/p89]

**QUOTA SYSTEMS** see Civil-Rights Legislation; Employment; Hiring & Firing

## R

**RADIO**

Your Mission Statement—On The Air [May/p8]

Make Listeners Your Customers [Jun/p53R\*]

**READING**

Tips For Reading Faster And Smarter [Mar/p10]

**REAL ESTATE** see also Mortgages

Tax Changes That Are Welcome [Jan/p38]

Options—And Costs—Are Yours In

Finishing Office Space [Mar/p10]

Direct Line: An Appraising Eye [May/p84]

"For Sale By Owner" Pros And Cons [Jun/p78]

A Home Buyer Can Deduct "Points"

Paid By The Seller [Aug/p74]

Renegotiate Your Lease Before Rates Go Up [Nov/p74]

**RECESSION** see Economic Conditions & Forecasts

**RECORD-KEEPING**

What, What Not To Keep On File [May/p44]

Letters: When Documents Are Subpoenaed [Jul/p4]

**RECREATION/SPORTS & SPORTS FACILITIES**

Direct Line: Invitation To The Dance [Apr/p69]

Flotation Devices [May/p96]

Spirit! Let's Hear It! [Jun/p16]

Direct Line: Links To Opportunity [Jun/p76]

Taking Their Cue [Sep/p14]

Direct Line: In the Swim [Sep/p71]

Letters: Powerful Cliques Killed Disney Park [Dec/p5]

Something Old, Something New [Dec/p66]

**RECYCLING** see also Environment

Making Public-Private Partnerships Work [Mar/p12]

Direct Line: Turnaround Topics [Apr/p69]

Direct Line: Waste Not, Want Not [Sep/p70]

**RED TAPE/REGULATION** see Government Regulation

**RE-ENGINEERING**

Re-engineering Your Company (Cover story) [Feb/p16]

**REINVENTING GOVERNMENT** see U.S. Government—Reorganization

**RELOCATION** see also Moving/Storage

Letters: Moving It Yourself? Be Careful [Mar/p5]

Before You Make A Move, Consider The Taxes [Mar/p72]

Making A Move? Spread The Word [Jun/p12]

Letters: A Company Move That Went Awry [Aug/p4]

Smooth Moves [Sep/p30]

Way To Go [Oct/p96]

**RENTALS** see Leases & Leasing/Rentals

**RESEARCH & DEVELOPMENT** see Technical Innovation & Technology

**RESTAURANTS** see also Food/Beverage Industry & Trade

Restaurants And Clubs Respond To Deduction Changes [Jan/p71]

An Enterprise On Tap [Jul/p17]

**RETAIL STORES & TRADE**

Stringing Together Successes [Jan/p14]

When Shoplifters Ask For Refunds [Feb/p27]

Direct Line: On Consignment [Feb/p70]

Letters: Savvy Salespeople Can Stem Bogus Returns [May/p8]

A Way To Stretch Ad Dollars [May/p68]

Direct Line: Software Savvy [May/p83]

Direct Line: For That Special Day [Jun/p77]

Direct Line: A Learning Experience [Jun/p77]

When Sacrifice Equals Success [Jul/p14]

Direct Line: Going With The Grain [Jul/p77]

Direct Line: Especially For Left-handers [Sep/p71]

Direct Line: The Big Picture [Sep/p71]

How We Cater To Individuals [Oct/p9]

Prairie Dogs, Pottery, And More [Oct/p16]

A Secret Stash [Oct/p96]

Hitching Your Wagon To A Retailing Star [Nov/p33]

Direct Line: Accommodating The Disabled [Nov/p76]

Direct Line: Coffee Talk [Nov/p76]

Retailing Looks To A New Century (Cover story) [Dec/p18]

Survival Tactics [Dec/p22]

Direct Line: Using Your Noodle [Dec/p75]

**RETIREMENT** see also Individual Retirement Arrangements (IRAs); Older Adults; Pensions/ Pension Plans

Pension Options For Small Firms [Mar/p25]

Direct Line: An Opening In Store [Jul/p76]

**Being Unduly Cautious With Retirement Accounts** [Jul/p78]  
**Looking Ahead** [Oct/p96]  
**Direct Line: Senior Years** [Nov/p76]  
**RISK MANAGEMENT** see Insurance;  
**Liability/Liability Insurance & Law**  
**ROBOTICS** see Technical Innovation/  
 Technology

**S**

**S CORPORATIONS** see Corporations  
**SAFETY** see also Occupational Hazards & Injuries  
 Traffic Safety And... [Jul/p88]  
 Water Safety [Jul/p88]  
 Weighing The Risks [Dec/p40]  
**Salaries** see Wages/Salaries/Fees  
**SALES/SELLING** see also Advertising;  
 Direct Marketing; Market Research/Marketing  
 NB Tip: Creative Selling [Mar/p12]  
 Times Of Your Life [Mar/p67]  
 Direct Line: Reaching Out [Apr/p69]  
 Tools That Make Big Impressions [May/p50]  
 How To Hire A Sales Rep [May/p60]  
 Can You Benefit From Barter? [Jul/p6]  
 The Choice Is Yours [Jul/p88]  
 Letters: Specific Guidelines On Hiring A Sales Rep [Sep/p6]  
 Letters: A Starting Point [Sep/p6]  
 Friendly Persuasion [Oct/p96]  
**SALES TAXES** see Taxation  
**SECURITIES** see also Investment (Individual); Stock Offerings  
 Middlemen On The Way Up [Jan/p13]  
 The Ins And Outs Of Bank Funds [Feb/p68]  
 Withdrawal Plans For Mutual Funds [Feb/p87]  
 New Disclosure Rules For Mutual Funds [Jun/p79]  
 Reducing The Bite On Small-Business Stock [Jun/p86]  
 A Tax Break On Gains Reinvested In Small Business [Jul/p86]  
 Know The Risks Of Options Moves [Aug/p67]  
 Stocks Could Be Due For A Rise [Nov/p70]  
 The Pluses And Minuses Of Small-Company Stocks [Dec/p73]  
**SECURITY/SECURITY SYSTEMS/LAW ENFORCEMENT** see also Crime;  
 Disaster Planning  
 The Security Concerns Of Business Abroad [Jan/p72]  
 Making A Community Safer [Feb/p10]  
 Combating Crime (Cover story) [Mar/p16]  
 Improving Your Security [Mar/p20]  
 Direct Line: For The Security-Minded [Mar/p69]  
 High-Tech Protection [Apr/p80]  
 Doing Windows [Apr/p80]  
 Direct Line: Alarming Facts [May/p83]  
 Warmer Weather A Boon To Thieves [Jun/p78]  
 The Force Is With You [Aug/p76]  
 An Enlightening Idea [Aug/p76]  
 A Secret Stash [Oct/p96]  
 Protecting Negotiables From High-Tech Thieves [Nov/p10]  
 Keeping Cellular Bandits At Bay [Dec/p11]  
**SELF-EMPLOYMENT** see also Working At Home  
 Letters: Employees Vs. Contractors: How The IRS Reacts [Feb/p5]  
 Direct Line: The One And Only [Jul/p76]  
 A Potential Break For Sole Proprietors [Sep/p78]

**Business Tax Breaks Scheduled To Expire** [Nov/p8]  
**Coverage Deduction May Be Restored** [Nov/p30]  
**To Deduct, Or Not To Deduct** [Nov/p75]  
**SENIOR CITIZENS** see Older Adults  
**SERVICES**  
 More Sales Taxes On Services? [Jan/p28R<sup>2</sup>]  
**Direct Line: Coin Laundries** [Jan/p69]  
**Home Health Care For Older Patients** [Mar/p72]  
 Letters: A Lack Of Financing For Service Ventures [Mar/p5]  
**Direct Line: The Goods On Dry Cleaning** [Mar/p69]  
**Special Services For RV Owners** [Jun/p79]  
**Call For Help** [Jun/p80]  
**Can You Benefit From Barter?** [Jul/p6]  
**Direct Line: Moving Right Along** [Jul/p76]  
**Direct Line: Suds On Wheels** [Aug/p64]  
 Forging Ties That Bind [Sep/p10]  
**Direct Line: Starting A Collection Agency** [Sep/p70]  
**Direct Line: In The Swim** [Sep/p71]  
**Direct Line: Picking A Business** [Sep/p84]  
**Direct Line: Fancy Footwork** [Oct/p85]  
**SHIPPING** see Transportation  
**SHOES** see Clothing  
**SIGNS**  
 Letters: Arbitrary Sign Ordinances Violate First Amendment [Jun/p5]  
 Hot Lights On Wheels [Jun/p14]  
 Traffic Safety And... [Jul/p88]  
**SMALL BUSINESS**  
 Index Tracks Growth Of Top Co-ops [Jan/p10]  
 Letters: When A Company Is Twice Penalized [Jan/p4]  
 Letters: More On The SBA's 504 Loan Program [Jan/p5]  
 The Disabilities Law: Avoid The Pitfalls [Jan/p25]  
 Give-And-Take On Health Care [Jan/p42]  
 Making Overseas Connections [Jan/p57]  
 A Capital-Gains Break For Small Businesses [Jan/p70]  
 Why Small Looms Large In The Global Economy [Feb/p9]  
 Re-engineering Your Company (Cover story) [Feb/p16]  
**Direct Line: Beginning At The Beginning** [Feb/p70]  
 Combating Crime (Cover story) [Mar/p16]  
 Should You Be Armed? [Mar/p19]  
 There's Never A Smooth Ride (1994 Blue Chip Enterprise designees) [Mar/p60]  
 Where I Stand: On Business Problems [Mar/p76]  
 Budget Proposal Would Increase Business Lending Programs [Apr/p8]  
 "E-Myth" And Reality [Apr/p17]  
 The Cooper Plan And Small Business [Apr/p32]  
 Smaller Is Better, Nimbler, Cheaper [Apr/p49]  
 State Meeting Dates Set For White House Conference [May/p12]  
 The IRS Offers Classes For Small Businesses [May/p12]  
 Quality Standards The World Agrees On [May/p71]  
 Readers Express Their Concerns [May/p89]  
 How To Buy Business Software (Cover story) [Jun/p20]  
 Reducing The Bite On Small-Business Stock [Jun/p86]

**Direct Line: Maximizing Your Strengths** [Jul/p77]  
**How Small Businesses Plan To Expand** [Sep/p10]  
**A National Forum For Entrepreneurs** [Nov/p50]  
**SMALL-BUSINESS INCUBATORS** see Economic Development  
**SOCIAL SECURITY** see also Entitlements  
**SOFTWARE** see Computers/Software  
**SPORTS** see Recreation/Sports & Sports Facilities  
**STANDARDS**  
 Quality Standards The World Agrees On [May/p71]  
 Sizing Up Metric Labeling Rules [Nov/p62]  
**START-UPS** see also Entrepreneurs; Entrepreneur's Notebook and Making It In Regular Features & Special Reports section of Index  
 Direct Line: Specialty Nurseries [Jan/p69]  
**Direct Line: Coin Laundries** [Jan/p69]  
 Personal Growth, Professional Success [Feb/p6]  
**Direct Line: On Consignment** [Feb/p70]  
**Direct Line: Beginning At The Beginning** [Feb/p70]  
 "E-Myth" And Reality [Apr/p17]  
 When Not To Work Out Of The Home [Jul/p10]  
**Direct Line: The One And Only** [Jul/p76]  
 Starting Or Expanding A Company—Tax-Wisely [Jul/p86]  
**STATE CONCERN'S & INITIATIVES** see also Laws & Legislation (State)  
 Where I Stand: On Unfunded Mandates [Jan/p76]  
 Readers' Views On Mandates [Mar/p77]  
 Health-Reform Watch [May/p58]  
 Mandates' Foes Smell A Victory [Sep/p50]  
 States Scramble For Fewer Prizes [Sep/p56]  
 Partners In Exporting [Oct/p58]  
 Editorials: A Warning Signal From California [Oct/p95]  
**STOCK OFFERINGS**  
 Going Public For Growth [May/p63]  
**STOCKS/STOCK MARKET** see Business Conditions & Forecasts; Economic Conditions & Forecasts; Securities  
**STORAGE** see Moving/Storage  
**STRESS** see also Health Care  
 New Approaches To Job Stress [May/p81]  
 Depression's Staggering Cost [Jun/p76]  
 Letters: Downsizing Mistaken For High Turnover [Aug/p5]  
 How Stress May Make You Sick [Dec/p82]  
**STRIKES/SLOWDOWNS** see Labor Law & Legislation; Labor Unions  
**SUBSTANCE ABUSE**  
 Death By Drugs—And Denial (Case study) [Aug/p60]  
 Brochures Offer Aid [TBA:Aug/p87]  
 Letters: Advice For Parents Of Overdose Victims [Oct/p8]  
**SUPPLIERS** see Vendors  
**SURVEYS** see Public Opinion

**T**

**TAIWAN**  
 Taiwan, Republic Of China [Oct/p51]  
**TAX SHELTERS** see Income Tax

## TAXATION

**TAXATION** see also **Business Taxes; Income Tax; U.S. Govt.—Internal Revenue Service**  
Senate To Weigh Spending Cuts [Jan/p8]  
More Sales Taxes On Services? [Jan/p28R\*]

Tax Changes That Are Welcome [Jan/p38]

Preparing For A Shift In Ownership [Jan/p44]

The Health-Care Levy's Impact Is Deepened [Feb/p78]

Letters: A Tax Tragedy [Mar/p4]

Editorial: The Enduring Legacy Of Higher Taxes [Apr/p79]

New Tax Increases On The Horizon? [Jul/p26]

Congress Again Considers Proposal On Sales Taxes [Aug/p8]

Editorial: Don't Let This Nightmare Become Real [Aug/p75]

## TECHNICAL

**INNOVATION/TECHNOLOGY** see also **Computers/Software; Patents/Copyright/ Trademarks**

Environmental Expertise [May/p45]

Tools That Make Big Impressions [May/p50]

Look, World, No Hands! [Jun/p41]

Innovation As A Way Of Life [Jul/p18]

Hitching A Ride Into Cyberspace [Jul/p66]

## TELECOMMUNICATION

Phone Debit Cards Help Manage Costs [Jan/p12]

In Touch Through Technology [Jan/p33]

Bringing In The Jobs [Mar/p15]

Dial A Word [Mar/p67]

Not For Money Only [Mar/p67]

Phone Options For Best Impressions [Apr/p26]

Data Highway Gains Attention [TBA:Apr/p86]

Prescribing Good Manners [May/p18]

Protecting Yourself From Cellular Scams [May/p86]

State Satellite Network Takes Shape [TBA:May/p107]

Attention Getter [Jun/p80]

Hitching A Ride Into Cyberspace [Jul/p66]

Ferreting Out Con Artists [Aug/p25]

Burns Pushes For Progress On

Telecommunications [TBA:Oct/p111]

Fax Machines: Plain And Fancy [Nov/p42]

Chambers Begin Using Satellite Network [TBA:Nov/p91]

Task Force Plans Role In

Telecommunications [TBA:Nov/p93]

Is It Time To Join The 800 Network? [Dec/p37]

Tracking All Trucks [Dec/p60]

It's A Buyer's Market For Telephone Users [Dec/p71]

**TELECOMMUTING** see also **Working At Home**

In Touch Through Technology [Jan/p33]

The Legal Aspects Of Telecommuting [Aug/p12]

The Growing Appeal Of Telecommuting [Aug/p81]

**TELECONFERENCING** see also **Telecommunication**

**TELEFAXING** see **Offices/Office Equipment, Furniture & Supplies; Telecommunications**

**TELEMARKETING** see **Direct Marketing; Market Research/Marketing**

**TELEPHONES** see **Telecommunication**

**TELEVISION**

Direct Line: Infomercial Advertising [Feb/p71]

## Back In School, Still In Business

[May/p13]

**TEMPORARY EMPLOYEES** see also **Employees; Employment; Hiring & Firing Now You Hire Them, Now You Don't [Jan/p30]**

Letters: Temporary Services Meet On-Demand Needs [Jun/p5]

Temps' Unemployment Claims [Aug/p57]

Letters: How Some Temps Manipulate The System [Nov/p5]

## TESTS/TESTING

Match The Right Workers With The Right Jobs [Jun/p10]

Letters: Massachusetts Firm Developed Test [Aug/p5]

## TIME MANAGEMENT

Tips For Reading Faster And Smarter [Mar/p10]

Times Of Your Life [Mar/p67]

**TOBACCO INDUSTRY** see also **Agribusiness**

A Smoke-Free Workplace? [May/p65]

## TOOLS/EQUIPMENT

Rolling Along [Feb/p80]

A Cut Above The Rest [Aug/p16]

The Tools Of The Trade [Nov/p78]

**TOTAL QUALITY MANAGEMENT** see **Quality Management**

**TOYS** see **Gifts/Greeting Cards/ Novelties/Toys**

**TRADE ASSOCIATIONS** see also **Letters and Direct Line** departments in all issues

Direct Line:

For The Security-Minded [Mar/p69]

Association Publications [TBA:Oct/p111]

**TRADE DEFICITS** see **International Trade & Investment**

**TRADE SHOWS & FAIRS**

Direct Line: Trade Shows [Jan/p68]

The Truest Test Is In The Tasting [Oct/p12]

**TRADEMARKS** see **Patents/Copyright/ Trademarks**

**TRANSPORTATION** see also **Highways; Infrastructure**

Hauling It For Less [Jan/p46]

You Make It, They Distribute It [Mar/p46]

Freedom On Wheels [Apr/p14]

Clean Air Act's Car-Pool Mandate [Apr/p36]

Gasoline Choices For Rental Cars [Apr/p70]

Leased Wheels [May/p33]

The Mandate For Alternative Fuels [Jun/p49]

Road And Rail Connections [Jul/p73]

Letters: A Company Move That Went Awry [Aug/p4]

**TRAVEL/TOURISM/VACATIONS** see also **Aircraft/Airlines/Airports; Hotels/Motels/Inns**

The Security Concerns Of Business Abroad [Jan/p72]

New Rules Eliminate Spouses' Deductions [Feb/p67]

Letters: How You Can Benefit From Travel Insurance [Mar/p5]

Shopping For The Best Rental-Car Rates [Mar/p71]

Keeping Companies Informed About Your Preferences [May/p86]

NB Tips: High And Low Spots On The Road [Jun/p12]

Direct Line: For Travel Bugs [Jun/p76]

Special Services For RV Owners [Jun/p79]

NB Tips: Business Travel In Mexico [Jul/p8]

Coping With Jet Lag [Jul/p75]

## Rental-Car Returns

[Jul/p79]

**A BOARD ROOM WITH A VIEW** [Aug/p14]

ATMs Abroad Dispense Foreign Currency [Aug/p66]

Traveler's Checks Without The Fees [Aug/p66]

Lighten Up [Sep/p66]

Travel With Care [Sep/p66]

Worldly View [Sep/p66]

The Consumer Market That Visits From Overseas [Nov/p12]

Letters: Powerful Clique Killed Disney Park [Dec/p5]

Sailing Through Customs [Dec/p46R\*]

The Sky's The Limit [Dec/p66]

**TRUCKS** see **Automobiles/Trucks/Motorcycles/Bicycles**

**TRUSTS** see also **Estate Planning**

Minimizing Taxes Through A Trust [Jun/p79]

**TYPEWRITERS** see **Offices/Office Equipment, Furniture & Supplies**

## U

## UNEMPLOYMENT COMPENSATION

Jobless Benefits Cost Firms More [Aug/p56]

## U.S. CHAMBER OF COMMERCE

1993 Annual Report: Grass-Roots Activism Pays Off [TBA:Feb/p81]

Chamber Enhances State Network [TBA:Feb/p83]

Power Through GAIN [TBA:Feb/p83]

Annual Meeting Set For Feb. 28 [TBA:Feb/p91]

1993 Highlight [TBA:Feb/p92]

Chamber Improving Operations [TBA:Mar/p83]

Thriving On Challenges (1994-95 Chairman William C. Marci) [Apr/p51]

Chamber Board Rejects Health-Care Mandate [TBA:Apr/p81]

1994-95 Officers Assume Duties [TBA:Apr/p84]

Lesher Receives Leadership Award [TBA:Apr/p91]

Chamber Rejects Health-Care Mandate [TBA:Apr/p92]

Board Adopts Policies On Roads, Training [TBA:Apr/p96]

U.S. Chamber Moves Forward In Restructuring Operations [TBA:May/p98]

Looking Ahead To 1995 [TBA:Jun/p91]

GAIN Update: Summit Of The Americas [TBA:Jul/p97]

Spirit Of Enterprise Comes Alive On Capitol Hill [TBA:Aug/p88]

Help Set The Agenda [TBA:Oct/p97]

Board Elects Nominating Panel [TBA:Oct/p108]

Member Services [TBA:Nov/p104]

Member Services [TBA:Dec/p100]

## U.S. GOVERNMENT—BUDGET

Senate To Weigh Spending Cuts [Jan/p8]

Editorial: The Case For A Balanced-Budget Amendment [Jan/p79]

What's Ahead On Capitol Hill [Feb/p24]

GAIN Update [TBA:Feb/p88]

Editorial: Keep The Balanced-Budget Amendment On Track [Mar/p79]

GAIN Update: Balanced Budget Amendment [TBA:Mar/p88]

Call Now On Balanced Budget [TBA:Mar/p92]

Letters: Proposed Deficit Commission Wouldn't Eliminate Deficit [Apr/p4]

Balanced-Budget Supporters Vow To Continue The Fight [Apr/p8]

**Budget Proposal Would Increase Business Lending Programs** [Apr/p8]  
**Balanced-Budget Pressure Shifts To The House** [TBA:Apr/p94]  
**Editorials: This Fight Is Not Over** [May/p95]  
**It's Thank-You Time On Budget Idea** [TBA:May/p108]  
**GAIN Update: Spending Cuts** [TBA:Jun/p95]  
**Letters: How To Size Up The National Debt** [Jul/p5]  
**Chamber Urges Fiscal Reform** [TBA:Jul/p91]  
**GAIN Update: Spending Limits** [TBA:Aug/p85]  
**House Passes Budget Reforms** [TBA:Oct/p100]  
**An Effective Defense** [Dec/p44]  
**Where I Stand: On Budget Issues** [Dec/p80]  
**Bills Likely To Be Revived In '95** [TBA:Dec/p96]  
**U.S. GOVERNMENT—CONGRESS**  
**What's Ahead On Capitol Hill** [Feb/p24]  
**Balanced-Budget Supporters Vow To Continue The Fight** [Apr/p8]  
**A Clash Over Property Rights** [Apr/p57]  
**Editorial: Don't Let This Nightmare Become Real** [Aug/p75]  
**Congressional Turnover** [TBA:Aug/p81]  
**Brochures Offer Aid** [TBA:Aug/p87]  
**Congress Moves Closer To Complying With 10 Laws** [Oct/p10]  
**Election Day's High Stakes** [Oct/p32]  
**Significant Turnover In Congress Projected** [TBA:Nov/p90]  
**House Votes To Comply With Civil-Rights Laws** [Dec/p7]  
**What Business Can Expect From The New Congress** [Dec/p83]  
**Chamber Says It's Well-Positioned To Work With The New Congress** [TBA:Dec/p87]  
**U.S. GOVERNMENT—CONSTITUTION**  
**Editorial: The Case For A Balanced-Budget Amendment** [Jan/p79]  
**Editorial: Is Congress Up To The Challenge?** [Feb/p79]  
**Editorial: Keep The Balanced-Budget Amendment On Track** [Mar/p79]  
**GAIN Update: Balanced-Budget Amendment** [TBA:Mar/p88]  
**Call Now On Balanced Budget** [TBA:Mar/p92]  
**Balanced-Budget Pressure Shifts To The House** [TBA:Apr/p94]  
**Editorials: This Fight Is Not Over** [May/p95]  
**It's Thank-You Time On Budget Idea** [TBA:May/p108]  
**Where I Stand: On The 103rd Congress** [Nov/p84]  
**Readers; Views On Clinton, Congress** [Nov/p85]  
**U.S. GOVERNMENT—DEPARTMENT OF THE INTERIOR**  
**A New Battle For The West** [Jul/p32]  
**Babbitt Moving Swiftly With Biological Survey** [Oct/p10]  
**Environmental Rule Challenge Due In 1995** [TBA:Oct/p112]  
**Letters: Bruce Babbitt's War On The West** [Nov/p5]  
**U.S. GOVERNMENT—ENVIRONMENTAL PROTECTION AGENCY**  
**EPA Chief Plans To Implement New Enforcement Method** [Feb/p7]  
**The Growing Ranks Of Enviro-Cops** [Jun/p29]  
**Voluntary Efforts To Cut Pollution** [Sep/p62]  
**Weighing The Risks** [Nov/p40]

**Chamber Sues EPA Over Waste Regulations** [TBA:Dec/p95]  
**U.S. GOVERNMENT—FEDERAL TRADE COMMISSION**  
**Hard Data On Franchises** [Feb/p54]  
**U.S. GOVERNMENT—INTERNAL REVENUE SERVICE** see also **Business Taxes; Income Tax; Taxation**  
**IRS Issues New Audit Guidelines** [Jan/p8]  
**Letters: Fear And Loathing** [Feb/p5]  
**How To Survive An IRS Audit** [Apr/p42]  
**The IRS Offers Classes For Small Businesses** [May/p12]  
**Change Backed In IRS Rules** [TBA:Jun/p104]  
**A New Round On IRS Rules** [TBA:Jul/p99]  
**IRS Gets Tough On Payroll-Tax Deposits** [Dec/p10]  
**U.S. GOVERNMENT—OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA)**  
**OSHA Bill Gets Boost** [TBA:Mar/p93]  
**GAIN Update** [TBA:Apr/p89]  
**OSHA Issues New Rule On Personal Safety Equipment** [Jun/p8]  
**NB Tips: Workplace Safety Specifics** [Jun/p12]  
**Urge Votes Against OSHA Bills** [TBA:Jun/p90]  
**OSHA Sharply Increases Fines for Serious Safety Violations** [Sep/p8]  
**U.S. GOVERNMENT—REORGANIZATION**  
**Streamlining Yields Savings, Gore Says** [Nov/p8]  
**U.S. GOVERNMENT—SMALL BUSINESS ADMINISTRATION (SBA)**  
**Letters: More On The SBA's 504 Loan Program** [Jan/p5]  
**SBA-Guaranteed Financing May Be Harder To Get** [Jan/p8]  
**Direct Line: Beginning At The Beginning** [Feb/p70]  
**Letters: A Lack Of Financing For Service Ventures** [Mar/p5]  
**Budget Proposal Would Increase Business Lending Programs** [Apr/p8]  
**Bowles, Blue Chip Honors Mark Event** [TBA:Apr/p83]  
**Some Rest For The Paperwork-Wearied** [Jun/p38]  
**Advocate For Small Companies Confirmed** [Jul/p12]  
**Agency Gains New Leader, Higher Status, New Budget** [Dec/p7]  
**VACATIONS** see **Travel/Tourism/Vacations**  
**VALUE-ADDED TAX (VAT)** see **Taxation**  
**VENDING MACHINES**  
**The Choice Is Yours** [Jul/p88]  
**VENDORS**  
**Call It "Supplier Satisfaction"** [May/p56]  
**Reclaiming Your Goods When A Customer Goes Under** [Nov/p12]  
**VENTURE CAPITAL** see **Capital; Economic Development; Loans**  
**VIDEO INDUSTRY & TECHNOLOGY**  
**Animate Your Meetings** [Aug/p76]  
**VOLUNTEERISM** see **Philanthropy**

**W**

**WAGES/SALARIES/FEES**  
**Distributing Earnings To Shareholder Employees** [May/p94]  
**Potential Wage Law Expansion** [TBA:Jun/p90]

**U.S. Chamber Helps Kill Wage-Law Extension** [TBA:Jul/p101]  
**Direct Line: Paychecks In Perspective** [Aug/p64]  
**GAIN Update: Minimum Wage** [TBA:Dec/p94]  
**WASTE DISPOSAL** see **Environment; Hazardous Waste; Recycling**  
**WATER/WATER POLLUTION** see **Environment; Hazardous Waste**  
**WELFARE**  
**Where I Stand: On Welfare Reform** [Feb/p76]  
**Readers' Views On Welfare** [Apr/p77]  
**Welfare Reform Could Work (Cover story)** [Aug/p18]  
**Should The System Be Abolished?** [Aug/p21]  
**Letters: A Training Program That Shows Promise** [Oct/p6]  
**Letters: Sizing Up Government Large** [Oct/p6]  
**Letters: Fingerprint Recipients Of Aid** [Oct/p6]  
**Letters: The Wardrobe Solution** [Oct/p6]  
**Editorials: The Welfare System: It Is Broke, And It Does Need Fixing** [Oct/p95]  
**Directors Set Policy On Welfare Reform** [TBA:Dec/p87]  
**GAIN Update** [TBA:Dec/p92]  
**WHITE HOUSE CONFERENCE ON SMALL BUSINESS**  
**State Meeting Dates Set For White House Conference** [May/p1?]  
**A National Forum For Entrepreneurs** [Nov/p50]  
**WOMEN**  
**Direct Line: Women In Construction** [Feb/p71]  
**Building Blocks Of Success** [May/p16]  
**Going Public For Growth** [May/p63]  
**Make Your Voice Heard** [May/p64]  
**Direct Line: Money For Minorities** [May/p84]  
**No Longer For Men Only** [Jul/p64]  
**Direct Line: Border Crossing** [Aug/p65]  
**Letters: Subtle Sexism Targets Men** [Sep/p6]  
**Not For Women Only** [Sep/p16]  
**A Legacy Of Friendship** [Sep/p42]  
**Letters: The Wardrobe Solution** [Oct/p6]  
**Letters: Article Was Free Of Sexism** [Oct/p8]  
**Catering To Women Readers** [Oct/p19]  
**Mother-Daughter Teamwork** [Dec/p48]  
**WORKERS' COMPENSATION**  
**GAIN Update** [TBA:Feb/p88]  
**Helping Injured Workers Heal** [May/p40]  
**Workers' Comp: New Guide** [TBA:Jun/p102]  
**Letters: Small Practices' Role In Worker Rehabilitation** [Jul/p5]  
**More Data On Workers' Comp** [TBA:Nov/p91]  
**WORKING AT HOME** see also **Home-Based Business; Self-Employment**  
**When Not To Work Out Of The Home** [Jul/p10]  
**WORKPLACE** see also **Occupational Hazards & Injuries; U.S. Govt—Occupational Safety & Health Administration**  
**OSHA Bill Gets Boost** [TBA:Mar/p93]  
**Tapes For Training** [TBA:Apr/p85]  
**Avoiding Worker Violence Over Termination** [May/p13]  
**Better Morale Typically Means Better Employees** [May/p14]  
**A Smoke-Free Workplace?** [May/p65]  
**NCLC Wins Rights-Law Verdict** [TBA:Jun/p102]

## REGULAR FEATURES & SPECIAL SECTIONS

### COVER STORY

- Jan/p18: Hang Tough In 1994  
—To Win In '94: One Firm's Formula
- Feb/p16: Re-Engineering Your Company  
—Some Rules For Re-engineering  
—To Learn More Mar/p16: Combating Crime  
—Should You Be Armed?  
—Improving Your Security  
—Crime Insurance:  
—Protect People First
- Apr/p20: The Right Stuff  
—Creating Your Own Space  
—It May Be Time To Get Wired  
—For More Information  
—Tips From Nation's Business For Pulling The PC Pieces Together  
—Phone Options For Best Impressions
- May/p22: A Good Time To Export  
—How To Obtain Export Capital  
—Financing Resources  
—Resources For New Exporters  
—Doing Business In Mexico  
—Can Your Product Benefit From NAFTA?  
—Drafting An Overseas Contract
- Jun/p20 How To Buy Business Software  
—How Suite It Is  
—Where To Buy Software
- Jul/p18: Innovation As A Way Of Life  
—How To Get The Juices Flowing
- Aug/p18: Welfare Reform Could Work  
—Should The System Be Abolished?
- Sep/p18: Beating Back The Competition  
—Slaying The Giant—Without Cash  
—When YOU Are The Competition
- Oct/p22: The Changing World Of Financial Services

Nov/p20:

- New Mission  
—Lessons From Chanute  
—A Farewell To Arms  
—Resources  
—What To Do When The Contracts Stop
- Retailing Looks To A New Century  
—Improving Job Skills  
—Survival Tactics

Dec/p18:

### EDITORIALS

- Jan/p79: The Case For A Balanced-Budget Amendment
- Feb/p79: Is Congress Up To The Challenge?
- Mar/p79: Keep The Balanced-Budget Amendment On Track
- Apr/p79: The Enduring Legacy Of Higher Taxes Separating Rhetoric And Reality
- May/p95: Don't Raise Regulatory Fines This Fight Is Not Over
- Jun/p87: Our Health-Care System Needs To Be Improved, Not Radicalized
- Jul/p87: Statistics On Those Lacking Health Insurance Need To Be Considered In Context
- Aug/p75: Don't Let This Nightmare Become Real
- Sep/p79: Basic Flaws In The Clinton Health-Care-Reform Plan
- Oct/p95: Keeping The Balance

Nov/p87:

- The Welfare System: It Is Broke, And It Does Need Fixing
- A Warning Signal From California

- You Don't Achieve Simplicity With A 1,342-Page Bill

Dec/p83:

- What Business Can Expect From The New Congress

### ENTREPRENEUR'S NOTEBOOK

- Jan/p6: A Time To Sew, A Time To Reap (Kerry Krouse Thompson-McCoy; Arkansas Flag & Banner Inc.; Little Rock, Ark.)
- Feb/p6: Personal Growth, Professional Success (Carla Connor; C&B Industrial Safety Inc.; Sunrise, Fla.)
- Mar/p6: Opportunity In Adversity (Robert A. Funk; Express Personnel Services Inc.; Oklahoma City, Okla.)
- Apr/p6: When The Customer Needs It Yesterday (Allen Conway Sr.; Discount Labels Inc.; New Albany, Ind.)
- May/p9: How To Develop Top-Notch Talent (Sharon D'Orsie; Eagle Environmental Health Inc.; Houston, Tex.)
- Jun/p6: Profiting From A Global Mind-Set (Paul C. Hsu; Hsu's Ginseng Enterprises Inc.; Wausau, Wis.)
- Jul/p10: When Not To Work Out Of The Home (Gail A. Smith; Immedia Inc.; Dallas, Tex.)
- Aug/p6: Moving Away From "Me Too" (Les Burch; Sascho Sealants Inc.; Commerce City, Colo.)
- Sep/p7: Been There? Done That? (Ted M. Levine; Development Counselors International; New York, N.Y.)
- Oct/p9: How We Cater To Individuals (Lois Jackman; Yes I Can; Cathedral City, Calif.)
- Nov/p6: New Opportunities, New Directions (Maria Elena Torano; META Inc.; Miami, Fla.)
- Dec/p6: Sustaining A Business—After A Divorce (Jerry Boman and Joanne Boman; Suncrest Building Maintenance; Raleigh, N.C.)

### LESSONS OF LEADERSHIP

- Apr/p51: Thriving On Challenges (William C. Marcil, CEO of Forum Communications Inc., Fargo, N.D.: 1994-95 chairman of U.S. Chamber of Commerce)

## MAKING IT

- Jan/p13: — Middlemen On The Way Up (Calvin Grigsby and Napoleon Brandford; Grigsby Brandford & Co.; San Francisco, Calif.)
- Stringing Together Successes (Susan, Abraham and Larry Silverman S & A Beads; Takoma Park, Md.)
- Coming To The Aid Of Parties (Joyce and Brett Galley; Hollywood Pop Gallery; Greenwich, Conn.)
- Feb/p10: — Making A Community Safer (Cassio armerand Roberta Adams; New World Security associates Inc.; Boston, Mass.)
- Marketers To The World (Yuri and Anna dzievsky; YAR Communications Inc.; New York, N.Y.)
- Freshness By The Bottle (Greg Steltenpohl; Odwalla Inc.; Santa Cruz, Calif.)
- Mar/p14: — The Wizard Of Wax (Andy Glanzman; Northern Lights Candles; Wellsville, N.Y.)
- Bringing In The Jobs James Beatty; NCS International; Omaha, Neb.)
- Apr/p14: — Freedom On Wheels (Edward Van Artsdalen; Wheelchair Getaways; Newton, Pa.)
- Living The American Dream (Caroline Sanchez Crozier; Computer Services & Consulting Inc.; Chicago, Ill.)
- May/p16: — Building Blocks Of Success (Claudette Weber; Brero Construction Inc.; Santa Clara, Calif.)
- Prescribing Good Manners (Nancy Friedman; Telephone "Doctor"; St. Louis,
- Mo.) — Gourmet Food For Thought (Joseph and Donna Dube; Wickford Gourmet Foods; Wickford, R.I.)
- Jun/p14: — Hot Lights On Wheels (Roberto and Efrain Rodriguez; Motion Neon Inc.; Miami, Fla.)
- Spirit! Let's Hear It! (Jeffrey G. Webb; Varsity Spirit Corp., Memphis, Tenn.)
- Building In The Round (David Straight; Eagles, Nest Homes; Canton, Ga.)

## Jul/p14:

### Aug/p14:

### Sep/p13:

### Oct/p16:

### Nov/p14:

### Dec/p14:

- When Sacrifice Equals Success (Tae Wan Cho; King's Beauty Supply Distributors Inc.; St. Louis, Mo.)
- A Boom Amid A Bust (James S. Gladney and Roderick A. Mitchell; Federal Investment Co.; Providence, R.I.)
- An Enterprise On Tap (John Hickenlooper; Wynkoop Brewing Company; Denver, Colo.)
- A Board Room With A View (Randy Gayner; Glacier Wilderness Guides and Montana Raft Co.)
- A Cut Above The Rest (Daniel D. Friel Sr.; EdgeCraft Corp.; Avondale, Pa.)
- Affordable Mac Networking (Jeff Lin and Wilson Wong; Asante Technologies Inc.; San Jose, Calif.)
- Business For Art's Sake (Sue cott; Primal Lite; Emeryville, Calif.)
- Taking Their Cue (Dan James Joss Cues Ltd.; Towson, Md.)
- Not For Women Only (Edward T. Lewis and Clarence O. Smith Essence Communications Inc.; New York, N.Y.)
- Prairie Dogs, Pottery, And More (Charles H. McQuade; Jackalope; Santa Fe, N.M.)
- Cashing In On Collectibles (Peter Hexler; CUI Inc.; Wilmington, N.C.)
- Catering To Women Readers (Christine and Andrea Lee Negroni; Sisters Syndicate; Old Greenwich, Conn.)
- Gonna Be A Wheel Someday (Bernard Anthony Li; Eagle One Industries; Carlsbad, Calif.)
- Making The Right Moves (Mary Ellen Sheets; Two Men And A Truck/International Inc.; Lansing, Mich.)
- A Picture For Health (Joey Fischer; Art Research Institute Ltd.; Atlanta, Ga.)
- Deck The High Rises... (Pamela Anderson; Panache Productions Inc.; Tucker, Ga.)
- A Glow From Christmas Past (Christopher Radko; Dobbs Ferry, N.Y.)

- "What Life Is About" (William Jennings Bryan Osborne Jr. Arkansas Research Medical Testing Center; Little Rock, Ark.)

## SPECIAL ADVERTISING SECTIONS

- Jul/p41: Korea  
Oct/p51: Taiwan, Republic Of China

## SPECIAL REPORTS

- Jan/p49: Franchising: Special Guide
- Feb/p36: Updating Your Office Equipment
- Mar/p49: Franchising: Special Guide
- Jun/p57: Franchising: Special Guide
- Sep/p33: Customizing Your Office Technology
- Oct/p36: The 1995 Trucks p66: Franchising: Special Guide
- Nov/p57: Luxury Cars For 1995
- WHERE I STAND
- Jan/p76: On Unfunded Mandates (poll results in March issue)  
p77: Results of Nov. 1993 poll on Health Reform
- Feb/p76: On Welfare Reform (poll results in April issue)  
p77: Results of poll on federally required paperwork
- Mar/p76: On Business Problems (poll results in May issue)
- Apr/p76: On Property Rights (poll results in June issue)
- May/p88: On Product Liability (poll results in July issue)
- Jun/p84: On Davis-Bacon (poll results in August issue)
- Jul/p84: On Civil Penalties (poll results in September issue)
- Aug/p72: On Immigration (poll results in October issue)
- Sep/p76: On 1994 Elections (poll results in November issue)
- Oct/p92: On Health-Care Reform (poll results in December issue)
- Nov/p84: On The 103rd Congress
- Dec/p80: On Budget Issues

## AUTHORS

### **Aronoff, Craig E. (with John L. Ward)**

- Beware Of The Family-Business Paradox [Oct/p80]
- The Burdens Of Ownership [Mar/p64]
- Coping With the "Silver Spoon Syndrome" [Aug/p58]
- Defining Your Family Business [May/p74]
- A Golden Opportunity For Career Development [Jun/p66]
- How A Family Shapes Business Strategy [Jan/p58]
- How Not To Ruin The Holidays [Dec/p63]
- How Successful Business Families Get That Way [Sep/p42]
- Managing Family-Business Conflict [Nov/p54]
- Preparing Successors To Be Leaders [Apr/p54]
- Set Policies Now To Solve Future Problems [Jul/p70]
- A Thorny Issue: Personal Financial Security [Feb/p49]
- Barrier, Michael**
  - Call It "Supplier Satisfaction" [May/p56]
  - "E-Myth" And Reality [Apr/p17]
  - A Global Reach For Small Firms [Apr/p66]
  - Gonna Be A Wheel Someday [Nov/p14]
  - Innovation As A Way Of Life [Jul/p18]
  - Learning The Meaning Of Measurement [Jun/p72]
  - Mandates' Foes Smell A Victory [Nov/p50]
  - Middlemen On The Way Up [Jan/p13]
  - Now You Hire Them, Now You Don't [Jan/p30]
  - A Possible Threat To Stock Options [Aug/p27]
  - Prairie Dogs, Pottery, And More [Oct/p16]
  - Quality Standards The World Agrees On [May/p71]
  - Raising TQM Consciousness [Apr/p62]
  - Re-engineering Your Company [Feb/p16]
  - "What Life Is About" [Dec/p16]
  - When Big Still Seems Small [Oct/p75]
- Barrier, Phyllis M.**
  - Diet's Impact On Cholesterol [May/p85]
  - Goodbye To The "Diabetic Diet" [Nov/p86]
  - A Really "Killer" Tan [Jan/p67] [Mar/p24]
- Boman, Jerry and Joanne Boman**
  - Sustaining A Business—After A Divorce [Dec/p6]
- Brooks, Dorothy Elizabeth**
  - Building In The Round [Jun/p17]
  - Deck The High-Rises [Dec/p14]
  - Freedom On Wheels [Apr/p14]
  - A Picture For Health [Nov/p17]
- Broome, J. Tol Jr.**
  - Cashing In On Collectibles [Oct/p18]
  - A Loan At Last? [Aug/p40]
- Brott, Armin**
  - Improving Your Security [Mar/p20]
  - New Approaches To Job Stress [May/p81]
- Burch, Les**
  - Moving Away From "Me Too" [Aug/p6]
- Buss, Dale D.**
  - Combating Crime [Mar/p16]
  - Hitching Your Wagon To A Retailing Star [Nov/p33]
- Candler, Julie**
  - Hauling It For Less [Jan/p46]
  - Leased Wheels [May/p33]

- Luxury Cars For 1995 [Nov/p57]
- The Mandate For Alternative Fuels [Jun/p49]
- The 1995 Trucks [Oct/p36]
- Road And Rail Connections [Jul/p73]
- Tracking All Trucks [Dec/p60]
- You Make It, They Distribute It [Mar/p46]

**Cleland, John T. (with Albert G. Holzinger)**

- Small-Business Computing [Jul/p54]
- Connor, Carla

**Conway, Allen Sr.**

- Personal Growth, Professional Success [Feb/p6]

**Dacy, Joe II**

- When Shoplifters Ask For Refunds [Feb/p27]

**Davis, Julie Bawden**

- Networking For Fun And Profit [May/p80]

**DeMott, John S.**

- Company Alliances for Market Muscle [Feb/p52]

**DeRosa, John**

- Crime Insurance: Protect People First [Mar/p24]

**Dickinson, Steve**

- Finding The Best Auto Coverage [Feb/p30]

**Dickinson, Steve**

- Hang Tough In 1994 [Jan/p18]

**Dickinson, Steve**

- Immigration Policy's Double Impact [Dec/p28]

**Dickinson, Steve**

- Look, World, No Hands! [Jun/p41]

**Dickinson, Steve**

- Lowering Costs With First-To-Die [Oct/p50]

**Dickinson, Steve**

- New Mission [Nov/p20]

**Dickinson, Steve**

- Out On A Limb And On Their Own [Mar/p33]

**Dickinson, Steve**

- Should You Be Armed? [Mar/p19]

**Dickinson, Steve**

- Smaller Is Better, Nimbler, Cheaper [Apr/p49]

**Dickinson, Steve**

- Special Coverage For Special Risks [Jun/p33]

**Dickinson, Steve**

- States Scramble For Fewer Prizes [Sep/p56]

**Dickinson, Steve**

- Welfare Reform Could Work [Aug/p19]

**D'Orsie, Sharon**

**D'Orsie, Sharon**

- How To Develop Top-Notch Talent [May/p9]

**Eccel, Josephine**

**Eccel, Josephine**

- A Cut Above The Rest [Aug/p16]

**Ehrman, Kenneth A.**

**Ehrman, Kenneth A.**

- Finding A Lawyer For Your Business [Apr/p34]

**Ellentuck, Albert B.**

**Ellentuck, Albert B.**

- For Your Tax File [Jan-Oct]

**Fanton, Ben**

- Preparing For A Shift In Ownership (with Terrance K. Resnick) [Jan/p44]

**Fanon, Ben**

**Fanon, Ben**

- The Wizard Of Wax [Mar/p14]

**Funk, Robert A.**

**Funk, Robert A.**

- Opportunity In Adversity [Mar/p6]

**Glazer, Steven D.**

**Glazer, Steven D.**

- Patents: A Stake In The Future [Mar/p36]

**Gray, Robert T.**

**Gray, Robert T.**

- New Tax Increases On The Horizon? [Jul/p26]

**Grossmann, John**

**Grossmann, John**

- Smooth Moves [Sep/p30]

**Hager, Dan**

**Hager, Dan**

- Making The Right Moves [Nov/p16]

**Hall, Phil**

**Hall, Phil**

- Make Listeners Your Customers [Jun/p53R\*]

**Harvey, Jeanne W.**

**Harvey, Jeanne W.**

- How To Hire A Sales Rep [May/p60]

**Holzinger, Albert G.**

**Holzinger, Albert G.**

- Customizing Your Office Technology (with Jon Pepper) [Sep/p33]

**Holzinger, Albert G.**

- NAFTA Opens A New Era [Jan/p24]

**Holzinger, Albert G.**

- New Standards Of Performance [Jan/p36]

- The Right Stuff [Apr/p20]
- Small Business Computing [Oct/p61]
- Small Business Computing (with John T. Cleland) [Jan/p54]
- Small Business Computing (with Ripley Hotch) [Dec/p52]
- Thriving On Challenges [Apr/p51]
- Updating Your Office Equipment (with Jon Pepper) [Feb/p36]

**Hotch, Ripley**

**Hotch, Ripley**

- How To Buy Business Software (with Jon Pepper) [Jan/p20]

**Hotch, Ripley**

- In Touch Through Technology [Jan/p33]

**Hotch, Ripley**

- A Liability Shield For Entrepreneurs [Aug/p36]

**Hotch, Ripley**

- Phone Options For Best Impressions [Apr/p26]

**Hotch, Ripley**

- Small Business Computing [Aug/p50]

**Hotch, Ripley**

- Small Business Computing (with Albert G. Holzinger) [Dec/p52]

**Hotch, Ripley**

- Tools That Make Big Impressions [May/p50]

**Hsu, Paul C.**

**Hsu, Paul C.**

- Profiting From A Global Mind-Set [Jun/p6]

**Jackman, Lois**

- How We Cater To Individuals [Oct/p9]

**Jarvis, Cheryl**

**Jarvis, Cheryl**

- Prescribing Good Manners [May/p18]

**Jarvis, Cheryl**

- When Sacrifice Equals Success [Jul/p14]

**Neal Katz (with Linda Marks)**

**Neal Katz (with Linda Marks)**

- Depression's Staggering Cost [Jun/p75]

**Kopecki, Dawn**

**Kopecki, Dawn**

- Jobless Benefits Cost Firms More (with Roger Thompson) [Aug/p56]

**Kopecki, Dawn**

- Temps' Unemployment Claims [Aug/p57]

**Kaufman, Steven B.**

**Kaufman, Steven B.**

- Affordable Mac Networking [Aug/p17]

**Kaufman, Steven B.**

- Building Blocks Of Success [May/p16]

**Kaufman, Steven B.**

- Business For Art's Sake [Sep/p13]

**Kaufman, Steven B.**

- Freshness By The Bottle [Feb/p14]

**Kopecki, Dawn**

**Kopecki, Dawn**

- Health-Reform Watch (with Roger Thompson) [May/p58]

**Kopecki, Dawn**

- Jobless Benefits Cost Firms More (with Roger Thompson) [Aug/p56]

**Kopecki, Dawn**

- A Way To Stretch Ad Dollars (with Denise Osburn) [May/p68]

**Levine, Ted M.**

**Levine, Ted M.**

- Been There? Done That? [Sep/p7]

**Litvan, Laura M.**

**Litvan, Laura M.**

- Casting A Wider Employment Net [Dec/p49]

**Litvan, Laura M.**

- A Clash Over Property Rights [May/p57]

**Litvan, Laura M.**

- Clean Air Act's Car-Pool Mandate [Apr/p36]

**Litvan, Laura M.**

- Controlling Wrist And Back Injuries [Aug/p44]

**Litvan, Laura M.**

- The Disabilities Law: Avoid The Pitfalls [Jan/p25]

**Litvan, Laura M.**

- Disabilities Law's Wider Sweep [Jul/p40]

**Litvan, Laura M.**

- An Effective Defense [Dec/p44]

**Litvan, Laura M.**

- Environmental Expertise [May/p45]

**Litvan, Laura M.**

- The Growing Ranks Of Enviro-Cops [Jun/p29]

**Litvan, Laura M.**

- More Sales Taxes On Services? [Jan/p28R\*]

**Litvan, Laura M.**

- A National Forum For Entrepreneurs [Nov/p50]

**Litvan, Laura M.**

- A New Battle For The West [Jul/p32]

**Litvan, Laura M.**

- A Plan With Little Promise [Oct/p46]

**Litvan, Laura M.**

- Sizing Up Metric Labeling Rules [Nov/p62]

**Litvan, Laura M.**

- A Smoke-Free Workplace? [May/p65]

**Litvan, Laura M.**

- Some Rest For The Paperwork-Weary [Jun/p38]

**Litvan, Laura M.**

- Voluntary Efforts To Cut Pollution [Sep/p62]

**Litvan, Laura M.**

- What's Ahead On Capitol Hill (with David Warner) [Feb/p24]

- Markarian, Margie**
- Helping Injured Workers Heal [May/p40]
- Marks, Linda (with Neal Katz)**
- Depression's Staggering Cost [Jun/p75]
- Maynard, Roberta**
- Branching Out [Nov/p53]
  - Child-Care Options For Small Firms [Feb/p43]
  - Could Your Shop Use A Face-Lift? [Aug/p47]
  - A Good Time To Export [May/p22]
  - The Growing Appeal Of Telecommuting [Aug/p61]
  - Making Overseas Connections [Jan/p57]
  - Managing Your Small Business [Jan-Dec]
  - Partners In Exporting [Oct/p58]
  - What's In A Name [Sep/p54]
- Mazur, Marcia Levine**
- Cataracts: When The Fog Sets In [Oct/p88]
  - An Operation That Usually Works [Apr/p67]
- Meister, Jeanne C.**
- Training Workers In The Three C's [Sep/p51]
- Mickey, Paul F. Jr.**
- Tips For Handling Terminations [Jul/p58]
- Mohr, Anthony J.**
- What, What Not To Keep On File [May/p44]
- Morris, Hal**
- Ferreting Out Con Artists [Aug/p25]
- Myers, Randy**
- Letting Experts Run Your Pension Plan [Nov/p46]
  - Pay The Piper Only What's Due [Mar/p28R\*]
  - The Pluses And Minuses Of Small-Company Stocks [Dec/p73]
  - Protecting Against Employment Perils [Apr/p65]
  - Stocks Could Be Due For A Rise [Nov/p70]
  - Taking Their Cue [Sep/p14]
- Nelson, Sharon**
- Beating Back The Competition [Sep/p18]
  - Blue Chip Commendation [Sep/p46]
  - A Boom Amid A Bust [Jul/p16]
  - Bringing In The Jobs [Mar/p15]
  - Catering To Women Readers [Oct/p19]
  - Creating A Hit Of Her Own [Dec/p63]
  - Diversity And Family Concerns [Dec/p68R\*]
  - Don't Send Him To Tokyo, Ann [Oct/p80]
  - Emotional Issues Are Part Of The Price [Nov/p54]
  - Fighting "Confiscatory" Estate Taxes [Mar/p64]
  - For Happier Endings, Mediate [Jul/p70]
  - Gourmet Food For Thought [May/p20]
  - Is There Life After Family Business? [Aug/p58]
  - Legacies Not To Leave Your Children [Jan/p58]
  - A Legacy Of Friendship [Sep/p42]
  - Make Your Voice Heard [May/p64]
  - More Than Perseverance [Apr/p44]
  - New Relief For Minority Shareholders [Jun/p66]
  - No Longer For Men Only [Jul/p64]
  - Put Your Purpose In Writing [Feb/p61]
  - A Sampling Of Newsletters For You [Feb/p49]
  - There's Never A Smooth Ride [Mar/p60]
  - What I've Learned About Family Firms [Apr/p54]
  - What I've Learned—Part Two [May/p74]
- Nowroozi, Christine K.**
- Aspirin: Wider Use Of An Old Standby [Feb/p69]
- How Stress May Make You Sick [Dec/p82]**
- Treating Serious Headaches [Sep/p69]
- Ordone, Brenda**
- Sailing Through Customs [Dec/p46R\*]
- Osburn, Denise (with Dawn Kopecki)**
- A Way To Stretch Ad Dollars [May/p68]
- Pepper, Jon**
- Customizing Your Office Technology (with Albert G. Holzinger) [Sep/p33]
  - Fax Machines: Plain And Fancy [Nov/p42]
  - How To Buy Business Software (with Ripley Hotch) [Jun/p20]
  - Music To Your Ears [May/p52]
  - Updating Your Office Equipment (with Albert G. Holzinger) [Feb/p36]
- Pouliot, Janine S.**
- A Computerized Hiring Search [Feb/p32]
- Resnick, Rosalind**
- An Enterprise On Tap [Jul/p17]
  - Going Public For Growth [May/p63]
  - Hitching A Ride Into Cyberspace [Jul/p66]
  - Hot Lights On Wheels [Jun/p14]
- Resnick, Terrance K.**
- Mother-Daughter Teamwork [Dec/p48]
  - Preparing For A Shift In Ownership (with Albert B. Ellentuck) [Jan/p44]
  - Toeing The Line On Hiring [Dec/p34]
- Rodgers, Cheryl**
- Spirit! Let's Hear It! [Jun/p16]
- Rothman, Howard**
- A Board Room With A View [Aug/p14]
  - Quality's Link To Productivity [Feb/p33]
- Rowland, Mary**
- Defined-Benefit Plans Pay Off For Late Starters [Dec/p70]
  - Pension Options for Small Firms [Mar/p25]
- Scott, Howard**
- How To Handle Smaller Accounts [Sep/48R\*]
- Semanik, Michael K. (with John H. Wade)**
- When Planning To Sell Your Firm [Jul/p38R\*]
- Sherman, Andrew J.**
- Hard Data On Franchises [Feb/p54]
- Simon, Neil**
- Legislative Focus In The States [Jan/p56]
- Smith, Gail A.**
- When Not To Work Out Of The Home [Jul/p10]
- Sullivan, Robert**
- Getting Help To Fight Back [Feb/p42]
- Sweet, Jesse H.**
- Stringing Together Successes [Jan/p14]
- Szabo, Joan C.**
- Borrowing Money From Loved Ones [Nov/p40R\*]
  - The Changing World Of Financial Services [Oct/p22]
  - Giving Workers A Company Stake [Jun/p54]
  - Honing Workers' Basic Skills [May/p69]
  - How To Survive An IRS Audit [Apr/p42]
  - New Approaches To Education Reform [Mar/p30]
  - Offering Careers, Not Just Jobs [Jun/p56]
  - Tax Changes That Are Welcome [Jan/p38]
  - Tips For Trimming Your Tax Bill [Dec/p26]
- Thompson Roger**
- Coverage Deduction May Be Restored [Nov/p20]
  - Debate On Health Reform Broadens [Apr/p30]
  - Give-And-Take On Health Care [Jan/p42]
- Health Reform Nears Showdown [Sep/p26]**
- Health-Reform Watch (with Dawn Kopecki) [May/p58]
  - Jobless Benefits Cost Firms More (with Dawn Kopecki) [Aug/p56]
  - Keeping A Lid On Health Costs [Feb/p48]
  - Questions, Answers On Health-Care Plans [Feb/p28]
  - Support Wanes For Employer Mandate [Aug/p32]
  - Turning Toward A Middle Ground [Jun/p47]
- Thompson-McCoy, Kerry Krause**
- A Time To Sew, A Time To Reap [Jan/p6]
- Wade, John H. (with Michael K. Semanik)**
- When Planning To Sell Your Firm [Jul/p38R\*]
- Torano, Maria Elena**
- New Opportunities, New Directions [Nov/p6]
- Vard, John L. (with Craig E. Aronoff)**
- Beware Of The Family-Business Paradox [Oct/p89]
  - The Burdens Of Ownership [Mar/p64]
  - Coping With the "Silver Spoon Syndrome" [Aug/p58]
  - Defining Your Family Business [May/p74]
  - A Golden Opportunity For Career Development [Jun/p66]
  - How A Family Shapes Business Strategy [Jan/p58]
  - How Not To Ruin The Holidays [Dec/p63]
  - How Successful Business Families Got That Way [Sep/p42]
  - Managing Family-Business Conflict [Nov/p54]
  - Preparing Successors To Be Leaders [Apr/p54]
  - Set Policies Now To Solve Future Problems [Jul/p70]
  - A Thorny Issue: Personal Financial Security [Feb/p49]
- Warner, David**
- Election Day's High Stakes [Oct/p32]
  - A Move To Curb Immigrant Visas? [Feb/p65]
  - What's Ahead On Capitol Hill (with Laura M. Litvan) [Feb/p24]
- Weaver, Peter**
- Coping With Jet Lag [Jul/p75]
  - Is It Time To Join the 800 Network? [Dec/p37]
  - It's Your Money [Jan-Oct]
- Webster, Harriet**
- Making A Community Safer [Feb/p10]
- Whittemore, Meg**
- Direct Line [Jan-Dec]
  - Less A Parent, More A Partner [Mar/p49]
  - Living The American Dream [Apr/p16]
  - Retailing Looks To A New Century [Dec/p18]
  - The Second Generation [Jun/p57]
  - Succeeding With Multiple Locations [Oct/p66]
  - Winds Of Change In Franchising [Jan/p49]
- Willen, Janet L.**
- Coming To The Aid Of Parties [Jan/p15]
  - Free-Spirited Enterprises [Jan-Dec]
  - A Glow From Christmas Past [Dec/p15]
  - Lyme Disease: A Seasonal Risk [Aug/p63]
  - Marketers To The World [Feb/p11]
  - Not For Women Only [Sep/p16]
  - Peptic Ulcers: Cause, Treatment [Mar/p70]
- Zuckerman, Amy**
- Quality Standards The World Agrees On [May/p71]

**THE 1994 NATION'S BUSINESS INDEX**  
**(INCLUDING THE BUSINESS ADVOCATE)**

[9041]

